



GEORGIA

STATE OF THE STATE'S HOUSING:

Service Delivery Region 6

HOUSING AND
DEMOGRAPHICS
RESEARCH CENTER

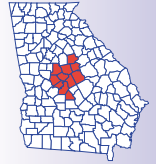
THE UNIVERSITY
OF GEORGIA

*Karen Tinsley
and Brenda Cude*

July 2003

Under Contract with

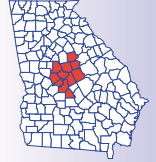
THE GEORGIA DEPARTMENT
OF COMMUNITY AFFAIRS



LIST OF TABLES

Table II.1 -	Population by county, 1990 - 2000.....	5
Table II.2 -	Natural increase and net migration by county, 1990 - 2000.	6
Table II.3 -	Age, 1990-2000.....	8
Table II.4 -	Dependency ratio by county, 2000.	9
Table II.5 -	Percent of population by race and ethnicity (Hispanic) by county, 2000.	12
Table II.6 -	Household size, 1990-2000.....	14
Table II.7 -	Household composition, 1990-2000.....	15
Table III.1 -	Median earnings by county, 1999.	19
Table III.2 -	Households by income by county, 1999.	22
Table IV.1 -	Housing tenure, 1990-2000.	24
Table IV.2 -	Homeownership rates by race and ethnicity (Hispanic), 2000.....	24
Table IV.3 -	Median home value by county, 2000.	27
Table IV.4 -	Home sales of new and existing units by county, 2000.....	27
Table IV.5 -	Owner-occupied units by percent of income spent on housing, 1989-1999.	29
Table IV.6 -	Specified owner-occupied units by percent of income spent on housing by county, 1999.	30
Table IV.7 -	Specified renter-occupied units by percent of income spent on housing, 1989-1999.	32
Table IV.8 -	Specified renter-occupied units by percent of income spent on housing by county, 1999.	33
Table V.1 -	Occupied and vacant units, 1990-2000.....	35
Table V.2 -	Vacant units by type by county, 2000.	36
Table V.3 -	Percent of housing units by type by county, 2000.	40
Table V.4 -	Percent of housing units by age by county, 2000.....	41
Table V.5 -	Overcrowded units by race, ethnicity, and tenure, 2000.	44
Table V.6 -	Number of low-rent units by county; public housing, 2001and LIHTC, 1987-2002	46
Table VI.1 -	Building permits issued for new privately-owned single-family and multi-family housing units by county, 2001.	49
Table VI.2 -	Manufactured housing placements in 2001 per 1,000 population (2000) by county.	51
Table VI.3 -	Local government services available and codes adopted, 2002.....	54

Figure II.1 -	Percent change in population by county, 1990-2000.	5
Figure II.2 -	Percent change in population 85 years old and older by county, 1990-2000.	8
Figure II.3 -	Population by race by county, 2000.	11
Figure II.4 -	Percent change in Hispanic population by county, 1990-2000.	12
Figure III.1 -	Percent of workforce working outside state or county of residence by county, 2000.	19
Figure III.2 -	Households by income by county, 1999.	22
Figure IV.1 -	Specified owner-occupied units by percent of income spent on housing by county, 1999.	30
Figure IV.2 -	Housing wage rate, 2001.	32
Figure IV.3 -	Specified renter-occupied units by percent of income spent on housing by county, 1999.	33
Figure V.1 -	Vacant units by type by county, 2000.	36
Figure V.2 -	Percent of housing units by type by county, 2000.	39
Figure V.3 -	Percent of housing units by age by county, 2000.	40
Figure V.4 -	Percent of occupied units that are overcrowded by county, 2000.	44



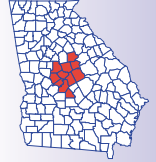
INTRODUCTION

The Housing and Demographics Research Center of the Department of Housing and Consumer Economics at the University of Georgia (UGA), under contract with the Housing Finance Division of the Georgia Department of Community Affairs (DCA), conducted the research for this report. Individuals involved with the project are Brenda J. Cude, Professor; Tom Rodgers, Associate Dean; Anne Sweaney, Professor; and Karen Tinsley, Research Coordinator of UGA and Carmen Chubb, Director of the Housing Finance Division; Jane Massey, Community Initiatives Coordinator; and Don Watt, Director of the Office of Housing Planning and Administration of DCA.

This project is, in part, a result of the tremendous interest in the “Workforce Housing in Georgia” report released in September of 2001. The current report utilizes secondary county-level data, which is comprised mostly of the 1990 and 2000 Census, in addition to other relevant data sources when available. These data are analyzed as it pertains to housing in the state of Georgia and its 12 state service delivery regions. Unlike the “Workforce Housing in Georgia” report, this report includes data related to housing in both urban and rural Georgia and for households at all income levels.

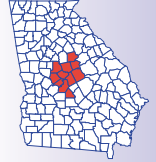
The Data

- ◆ The majority of the data used in this report are taken from the 1990 and 2000 decennial census. In both years, two questionnaires were used to collect population and housing data yielding two datasets (SF1 and SF3).
- ◆ The short form questionnaire was sent to approximately five of six households; these data report information on every inhabitant and housing unit in the United States. The questionnaire asked population questions related to household relationship, sex, race, age, and Hispanic or Latino origin, and housing questions related to tenure, occupancy, and vacancy status. Information derived from the short form is referred to as 100-percent data and is contained in the Summary File 1 (SF1) dataset.
- ◆ The long form questionnaire was sent to approximately one in six households and contained all of the questions on the short form, as well as additional detailed questions relating to social, economic, and housing characteristics of individuals and their households. Information collected from the long form is called sample data and is contained in the Summary File 3 (SF3) dataset.
- ◆ Some variables, such as population, race, and the number of housing units, are included in both the 100-percent and sample data. These numbers will not necessarily match exactly since the sample data must be weighted to reflect the entire population. The two numbers are more likely to be different for very small geographic areas, such as places, tracts, and block groups. Since this report analyzes county-level data this should not be a problem.
- ◆ Data referred to, but not shown in the body of the report are located in the Data Appendix and can be found at <http://www.fcs.uga.edu/hace/hdrc/index.html>. Tables located in the Appendix begin with the letter “A.”



- ◆ In general, averages are more reliable when there are more observations used to make the calculation, as any one value is more likely to skew the average when there are fewer observations.
- ◆ Counties that are part of a Metropolitan Statistical Area (MSA) are indicated with an asterisk. A MSA is a geographic entity defined by the federal government. It is based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. An area (group of counties) is qualified as a MSA if there is a city with 50,000 or more inhabitants, or an Urbanized Area with a total population of at least 100,000. The MSAs in Georgia are: Albany, Athens-Clarke County, Atlanta-Sandy Springs-Marietta, Augusta-Richmond County, Brunswick, Chattanooga, Columbus, Dalton, Gainesville, Hinesville-Fort Stewart, Macon, Rome, Savannah, Valdosta, and Warner Robbins.

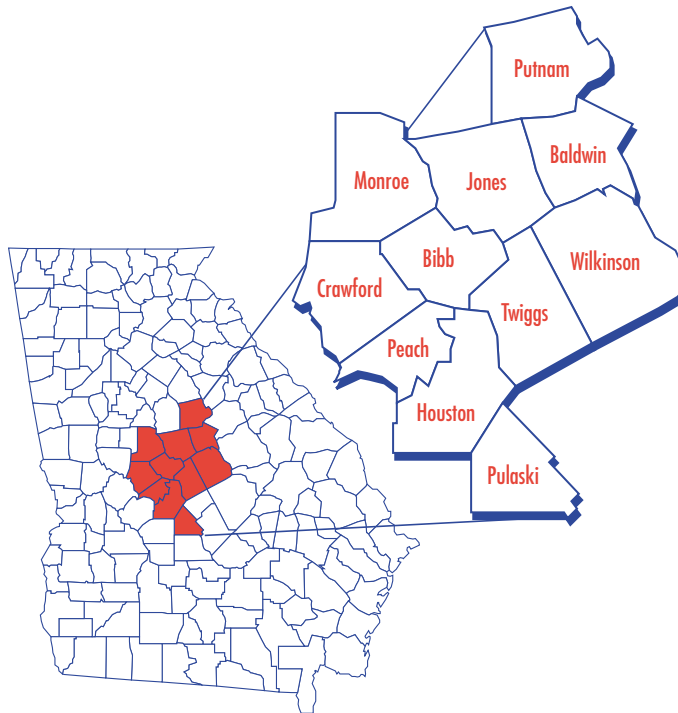
In addition, the Georgia Tech City and Regional Planning program is preparing estimates of housing needs and their overlap with various socioeconomic and housing characteristics for the Georgia Department of Community Affairs. This data set will inventory three types of housing problems for each Georgia county: (1) cost burden, (2) overcrowding, and (3) living in units without complete kitchen facilities or complete plumbing. Data will be provided for both owner and renter households. Owner and renter households with one or more of these housing problems will be profiled by household size, household type, employment status, occupation, social security and public assistance income, housing unit type, and age of the householder. The data set also will show the number of rental and owner-occupied housing units with each of the three housing problems. County-level data will be available at <http://www.georgiaplanning.com> in the Summer 2003. Data for selected cities and for state regions will be available at the same web site during Fall 2003.



REGION 6

- ◆ Region 6 is located in the geographic center of Georgia, consisting of 11 counties and 22 municipalities. The Oconee and Flint Rivers provide the eastern and western borders of the region, respectively.
- ◆ The five county Macon MSA, which includes Bibb, Crawford, Jones, Monroe, and Twiggs Counties, is in Region 6. The Warner Robbins MSA (Houston County) is also in the region. Other counties in the region are: Baldwin, Peach, Pulaski, Putnam, and Wilkinson.
- ◆ The cities in Region 6 are: Macon (population 97,255), the largest city in the region; Warner Robins; Perry; and Milledgeville.

REGION 6



POPULATION AND HOUSEHOLD CHARACTERISTICS

POPULATION

Issue: The number of residents per county and region is the most basic indicator of housing needs. Similarly, population growth—whether an area is gaining or losing residents and how quickly—is the fundamental gauge of future housing demand. In general, population change is attributable to either migration or natural increase. The degree to which these two components of population change contribute to overall population growth is an indicator of the cause of growth. Ultimately, more people mean a need for more living space, in addition to an added burden on existing infrastructure, county school systems and hospitals, and other community services and programs.

Data:

- ◆ Natural increase is calculated as the difference between the number of births and the number of deaths.
- ◆ The difference between population change and natural increase is defined as net migration (influx of new residents).

Analysis:

- ◆ The population in Region 6 increased by 13.1% from 1990 to 2000, ranking eighth in population increase among the twelve regions in Georgia. The region ranked fifth in the number of residents in 2000. (Table II.1, Figure II.1)
- ◆ The population growth rate in Region 6 was lower than the state's increase (26.4%) in residents during this time. Only three counties in Region 6 had a larger population increase than the state: Crawford (39.0%), Monroe (27.1%), and Putnam (33.1%). (Table II.1, Figure II.1)
- ◆ Bibb County was the most populous county in the region and the ninth largest county in the state and experienced a much smaller population increase (2.6 %) than the state and the region. Twiggs County also had a population growth rate of less than 10%, while Wilkinson County lost population between 1990 and 2000. (Table II.1, Figure II.1)
- ◆ Only one-half of the population increase from 1990 to 2000 in Region 6 was due to net migration, a lower percentage than for the state of Georgia (65.9%). Net migration attributed to none of the population increase in Bibb County, compared to 80% or more of the increase in Crawford, Monroe, Pulaski, and Putnam Counties. (Table II.2)

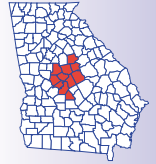
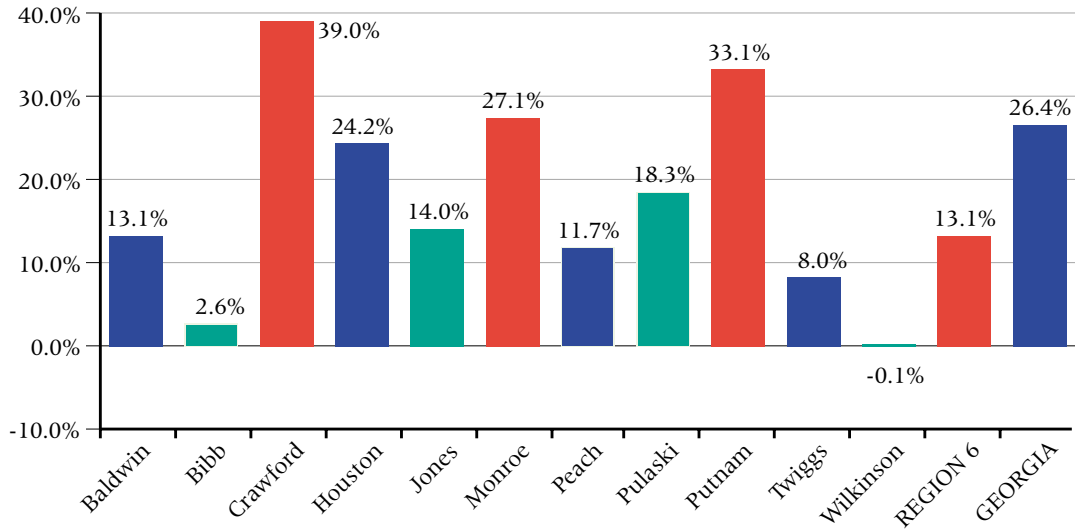


FIGURE II.1 - PERCENT CHANGE IN POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

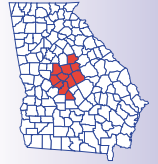
TABLE II.1 - POPULATION BY COUNTY, 1990 - 2000.

	2000		1990-2000	
	No.	Rank ¹	% change	Rank ¹
Baldwin	44,700	39	13.1	96
Bibb*	153,887	9	2.6	147
Crawford*	12,495	111	39.0	27
Houston*	110,765	13	24.2	58
Jones*	23,639	67	14.0	94
Monroe*	21,757	78	27.1	49
Peach	23,668	65	11.7	102
Pulaski	9,588	129	18.3	74
Putnam	18,812	88	33.1	36
Twiggs*	10,590	121	8.0	123
Wilkinson	10,220	125	-0.1	152
REGION 6	440,121	5	13.1	8
GEORGIA	8,186,453		26.4	
% of STATE	5.4			

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

* County is part of a MSA.

¹ County rank is among all counties in Georgia, whereas the rank for the region is among the 12 regions. The county with the greatest population (or population change) is ranked first.

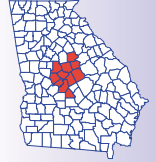


**TABLE II.2 - POPULATION CHANGE DUE TO NATURAL INCREASE AND
NET MIGRATION BY COUNTY, 1990 - 2000.**

	Natural Increase		Net Migration	
	No.	%	No.	%
Baldwin	1,991	38.5	3,179	61.5
Bibb*	8,724	100.0	-4,804	0.0
Crawford*	516	14.7	2,988	85.3
Houston*	8,469	39.3	13,088	60.7
Jones*	1,116	38.5	1,784	61.5
Monroe*	886	19.1	3,758	80.9
Peach	1,543	62.2	936	37.8
Pulaski	93	6.3	1,387	93.7
Putnam	580	12.4	4,095	87.6
Twiggs*	347	44.3	437	55.7
Wilkinson	556	0.0	-564	0.0
REGION 6	24,821	48.6	26,284	51.4
GEORGIA	582,131	34.1	1,126,106	65.9

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1; Georgia county guide, 2002.

* County is part of a MSA.



AGE

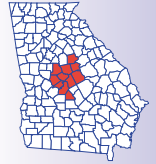
Issue: The age distribution of the population and recent changes in that distribution have important implications for the formation of new households and the demand for new housing units, as well as the need for age-related housing and services. For example, elderly persons frequently require special housing in combination with supportive services, whereas working families with small children often need child care. The dependency ratio is used to approximate the number of individuals providing economic support per dependent persons. A higher dependency ratio means there are more people in the non-working age relative to persons of working age. A higher dependency ratio may mean a greater demand for housing and related services for families with young children and/or older adults.

Data:

- ◆ Traditionally, the dependency ratio is defined as the number of children younger than 18 years old plus the number of elderly persons 65 years old or older per 100 persons ages 18 to 64 years. Since people are living longer and more elderly are working past the age of 65, a dependency ratio defined using the number of persons 85 years old or older may be more appropriate.
- ◆ This dependency ratio is defined in terms of the age of the population; it has no relationship to the receipt of government aid.

Analysis:

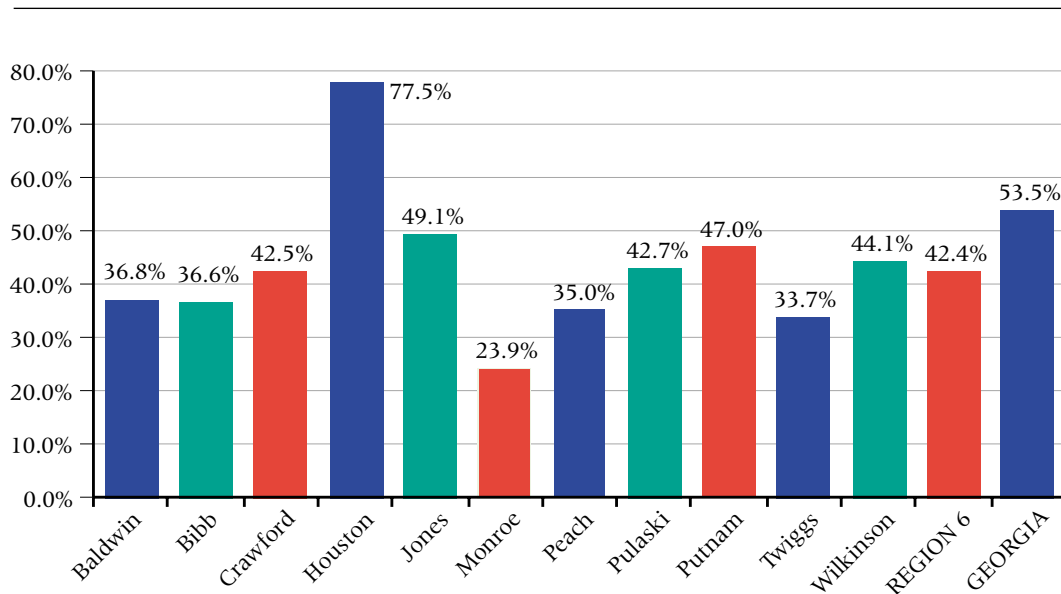
- ◆ Compared to the state, Region 6 had a smaller percentage of residents that were between the ages of 25 and 34 years old (13.8% and 15.9%, respectively). About 1% of the population in Region 6 and in Georgia were 85 years old or older. (Table AII.1, Table II.3, Table II.4)
- ◆ Region 6 had a larger percentage of residents that were 65 years old or older (11.2%) in 2000 than the state (9.6%). Pulaski, Putnam, and Wilkinson Counties had the highest percentage (more than 13%) of residents of this age. (Table II.4)
- ◆ Region 6 had a higher dependency ratio (younger than 18 and 65 and older) than the state in 2000 (60.0% and 56.5%, respectively). Baldwin (47.7%) and Peach (56.0%) Counties had the lowest dependency ratios in the region and the only counties with ratios lower than the region's ratio. The highest dependency ratio in the region, 67.5%, was in Wilkinson County. (Table II.4)
- ◆ When adults 85 and older were added to children younger than 18 to calculate the dependency ratio, Region 6 and the state were no different (27.8% and 27.9%, respectively). Baldwin County had the lowest ratio in the region (23.2%), while Houston County had the highest (29.1%). (Table II.4)
- ◆ The increase in residents aged at least 65 years old in Region 6 (15.5%) from 1990 to 2000 was greater than the increase in all residents (13.1%), but smaller than the percentage increase statewide (20.0%). The growth rate of the older elderly (85 years old



or more) group in Region 6 was far greater (42.4%) than the increase in all residents but again smaller than the statewide increase (53.5%). (Table II.3)

- ♦ The increase in the elderly population aged 85 years old and older from 1990 to 2000 in Houston County was the largest in the region (77.5%); Houston was the only county with a percentage increase larger than the state's. Monroe County experienced the lowest growth rate (23.9%) in elderly residents in region. (Figure II.2)

FIGURE II.2 - PERCENT CHANGE IN POPULATION 85 YEARS OLD AND OLDER BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

TABLE II.3 - AGE, 1990-2000.

	Region 6			Georgia		
	2000	1990-2000		2000	1990-2000	
	No.	%	% change	No.	%	% change
Total population	440,121	100.0	13.1	8,186,453	100.0	26.4
Under 18 years	115,778	26.3	10.5	2,169,234	26.5	25.6
18-64 years	275,079	62.5	13.8	5,231,944	63.9	27.7
65 years and over	49,264	11.2	15.5	785,275	9.6	20.0
85 years and over	5,109	1.2	42.4	87,857	1.1	53.5

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

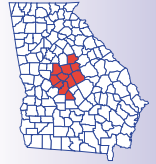


TABLE II.4 - DEPENDENCY RATIO BY COUNTY, 2000.

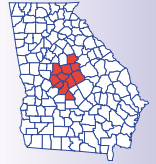
	Younger than 18		65 years and over		85 years and over		Depen- dency ratio ¹	Depen- dency ratio ²
	No.	%	No.	%	No.	%		
Baldwin	9,721	21.7	4,716	10.6	532	1.2	47.7	23.2
Bibb*	40,880	26.6	19,620	12.7	2,316	1.5	64.8	28.5
Crawford*	3,448	27.6	1,150	9.2	114	0.9	58.2	28.8
Houston*	31,216	28.2	10,295	9.3	806	0.7	59.9	29.1
Jones*	6,411	27.1	2,441	10.3	252	1.1	59.9	28.5
Monroe*	5,713	26.3	2,251	10.3	249	1.1	57.7	27.7
Peach	6,163	26.0	2,331	9.8	220	0.9	56.0	27.2
Pulaski	2,216	23.1	1,272	13.3	177	1.8	57.2	25.4
Putnam	4,368	23.2	2,658	14.1	194	1.0	59.6	24.5
Twiggs*	2,859	27.0	1,196	11.3	115	1.1	62.1	28.4
Wilkinson	2,783	27.2	1,334	13.1	134	1.3	67.5	28.9
REGION 6	115,778	26.3	49,264	11.2	5,109	1.2	60.0	27.8
GEORGIA	2,169,234	26.5	785,275	9.6	87,857	1.1	56.5	27.9

Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

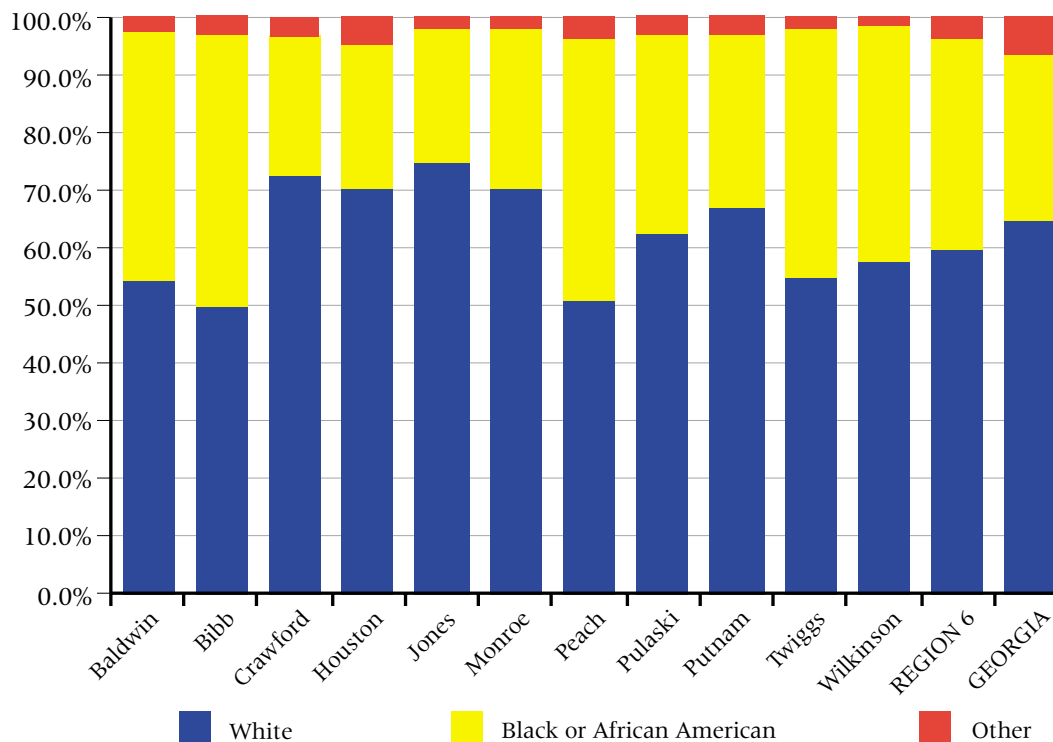
¹ Less than 18 and greater than 65 years old.

² Less than 18 and greater than 85 years old.

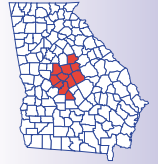


- ◆ From 1990 to 2000 the increase in the Hispanic population in Region 6 (134.4%) was lower than the statewide increase of 300%. Putnam County experienced the largest percentage increase in Hispanic residents (319.6%) in the region, while the growth rate in Baldwin County was the lowest (73.9%). (Figure II.4)
- ◆ Less than 50% of the foreign-born residents in Region 6 entered the U.S. between 1990 and 2000, compared with approximately 60% of those in Georgia. More than 70% of the foreign-born residents living in Wilkinson County arrived in this country during this period, the highest proportion in the region. About 40% of foreign-born residents in Region 6 and 30% of those in Georgia were citizens. More than one-half of Crawford, Monroe, and Twiggs County foreign-born residents were U.S. citizens while only 13% of those in Pulaski County were. (Table AII.3)

FIGURE II.3 - POPULATION BY RACE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1.



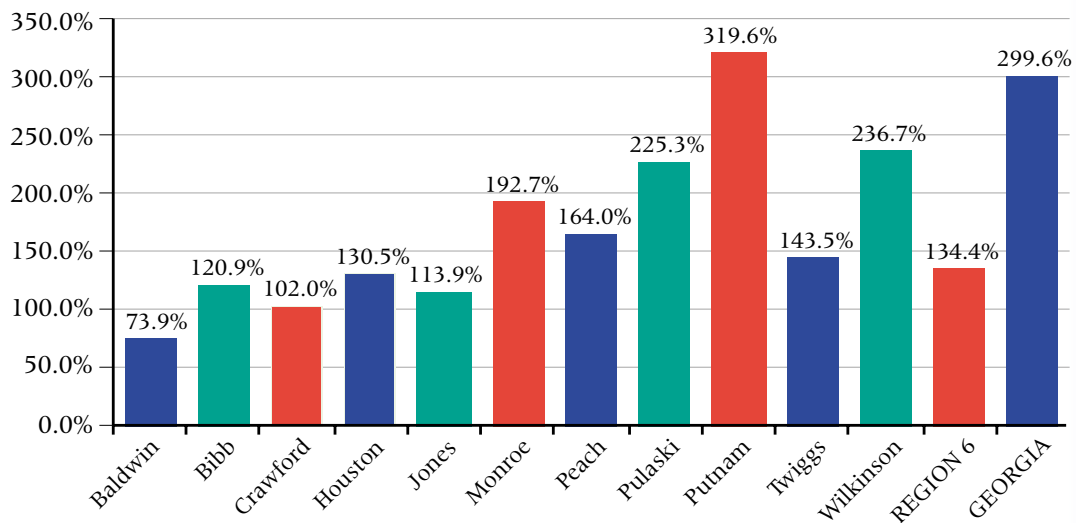
**TABLE II.5 - PERCENT OF POPULATION BY RACE AND
HISPANIC ETHNICITY BY COUNTY, 2000.**

	White	Black	Other	Hispanic
Baldwin	54.2	43.4	2.4	1.4
Bibb*	50.1	47.3	2.5	1.3
Crawford*	72.9	23.8	3.3	2.4
Houston*	70.6	24.8	4.7	3.0
Jones*	75.0	23.3	1.7	0.7
Monroe*	70.4	27.9	1.7	1.3
Peach	51.3	45.4	3.4	4.2
Pulaski	63.0	34.3	2.7	2.8
Putnam	67.5	29.9	2.6	2.2
Twiggs*	54.9	43.7	1.5	1.1
Wilkinson	58.0	40.7	1.3	1.0
REGION 6	60.0	36.9	3.0	2.0
GEORGIA	65.1	28.7	6.2	5.3

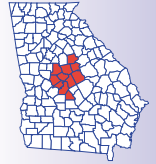
Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

FIGURE II.4 - PERCENT CHANGE IN HISPANIC POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.



HOUSEHOLD COMPOSITION

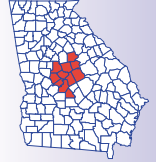
Issue: Household size and formation patterns directly affect the demand for different types and sizes of housing units. Although family households consisting of a married couple with or without children are still the norm, non-traditional households, such as single persons or single parents with children and other non-family groupings, are more common in Georgia now than in 1990. Several factors usually contribute to the formation of non-traditional households, including increasing age at first marriage, divorce, births to unwed mothers, and cohabitation. Family and non-family households may have different housing needs and preferences.

Data:

- ◆ The term household is used to describe all persons who occupy the same housing unit. The two types of households are family and non-family.
- ◆ The person by whom the housing unit is owned or rented is called the householder.
- ◆ A family consists of a householder and at least one other family member related to the householder, whereas a non-family household includes no relatives of the householder.
- ◆ The definition of own children is a child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. Related children includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. This does not include the householder's spouse or foster children, regardless of age. Own children is not a term used in the 1990 Census.
- ◆ In this report, the term single female is synonymous to the Census term female householder, no husband present.

Analysis:

- ◆ The average household size in Region 6 and in Georgia were about the same (2.63 and 2.65, respectively). Two-person households represented about one-third of all households in Region 6 and in the state in 2000. Region 6 had a larger percentage of households with less than four persons and a smaller proportion with four persons or more. (Table II.6)
- ◆ The percentage increase in households living in Region 6 was smaller than the growth in households in Georgia (16.9% and 27.0%, respectively). One- and two-person households increased the most in Region 6 from 1990 to 2000 (24.0% and 23.3%, respectively). Every other household size grew at a lower than average pace in Region 6 and the number of households with seven or more persons decreased. In contrast, households with seven or more persons were among the fastest growing statewide (38.8%). (Table II.6)
- ◆ About 70% of households in Region 6 and in the state were family households and roughly 50% were married-couple families with or without children. Region 6 had a



larger percentage of single females with and without children than Georgia.
(Table II.7)

- ◆ Among non-family households, Region 6 had a smaller percentage of “other” non-family units than the state (4.7% and 6.1%) and a larger percentage of householders that were 65 years old or older and living alone (8.2% and 7.0%, respectively). (Table II.7)
- ◆ Over the past decade non-family households increased at a faster than average rate in Region 6 and in the state. “Other” family and “other” non-family households experienced the largest rate of growth in Region 6 and in the state. (Table II.7)
- ◆ Region 6 had a larger percentage of households headed by persons 45 years old or older than the state and a smaller percentage headed by residents younger than 45 years old. Households headed by persons between the ages of 45 and 54 increased faster than all other age categories in Region 6 and in the state (46.3 and 58.9%, respectively). (Table AII.4)

TABLE II.6 - HOUSEHOLD SIZE, 1990-2000.

	Region 6			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Total households	163,079	100.0	16.9	3,006,369	100.0	27.0
1-person	39,976	24.5	24.0	710,523	23.6	32.1
2-person	53,137	32.6	23.3	963,782	32.1	29.8
3-person	30,380	18.6	13.7	550,858	18.3	20.3
4-person	23,794	14.6	5.9	460,639	15.3	20.2
5-person	10,145	6.2	7.9	199,642	6.6	27.5
6-person	3,584	2.2	8.4	72,511	2.4	34.6
7-or-more-person	2,063	1.3	-9.3	48,414	1.6	38.8
Average household size	2.63			2.65		

Source: Census 2000 SF 1, QT-P10; Census 1990 STF 1, P027.

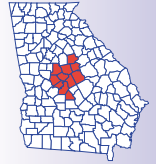
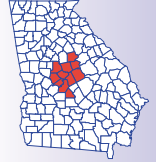


TABLE II.7 - HOUSEHOLD COMPOSITION, 1990-2000.

	Region 6			Georgia		
	2000	1990-2000		2000	1990-2000	
	No.	%	% change	No.	%	% change
Total households	163,079	100.0	16.9	3,006,369	100.0	27.0
<u>Family households</u>	115,501	70.8	12.8	2,111,647	70.2	23.3
Married-couple family	80,753	49.5	7.7	1,548,800	51.5	18.5
With related children						
under 18	38,054	23.3	1.5	776,890	25.8	16.4
Single female	27,966	17.1	22.5	435,410	14.5	32.1
With related children						
under 18	19,983	12.3	25.5	307,277	10.2	36.0
Other family households	6,782	4.2	48.0	127,437	4.2	66.2
<u>Non-family households</u>	47,578	29.2	28.3	894,722	29.8	36.9
Householder living alone	39,976	24.5	24.0	710,523	23.6	32.1
Householder 65 years						
and over	13,447	8.2	12.8	210,409	7.0	13.7
Other non-family						
households	7,602	4.7	56.4	184,199	6.1	59.0

Source: Census 2000 SF 1, DP1 (non-family households), QT-P10 (family households); Census 1990 STF 1, DP1, P016 (related children).



EMPLOYMENT AND INCOME

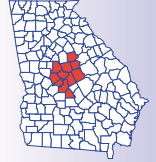
EMPLOYMENT, EARNINGS AND THE COMMUTE TO WORK

Issue: The employment opportunities, household earnings, quality and availability of appropriate workforce housing, and economic vitality of a community are intimately related components within every county and region. The unemployment rate is an excellent indication of the overall economic condition of a region. Economic diversity, one of the best defenses against a high unemployment rate, is essential in building and sustaining a vibrant community made up of households with stable earnings. The causality of decent housing and economic development is not one-directional; each plays an important role in fostering the other. Investment in housing through construction and rehabilitation, in addition to the demand for household appliances and other household goods and services, creates jobs. At the same time, new or expanding industries attract new residents, and increase the number of housing units demanded.

The availability of affordable housing in relation to job location is a major contributing factor to commuting patterns. Long commutes may be due to the poor quality of housing or the lack of housing options (UGA - HDRC, 2001). High housing prices near the industry or the business center in a metropolitan area also contribute to increased travel time to work. A journey to work that crosses county, regional, or state boundaries has important consequences to the health of the local economy.

Data:

- ♦ The economic vitality index, published by Georgia Rural Development Council, is based on total average wage growth (1998-2000), total employment growth (1998-2000), total population growth (1998-2000), total unemployment (1998-2000), per capita income (1998-2000), and poverty rate (1999).
- ♦ The index classifies counties as rapidly developing (perform above state and national averages on economic and social indicators), developing (perform at or above the state average on economic and social indicators), existing-emerging growth centers (perform near average on economic indicators and at or above average on social indicators), lagging rural (perform at or below average on economic and social indicators), or declining rural (perform below average on economic and social indicators).
- ♦ Counties that are considered in persistent poverty are those that have had poverty rates in the top quartile over the last three decades.
- ♦ The civilian population consists of all persons 16 years and over who are not inmates of institutions or are not on active duty in the armed forces.
- ♦ The civilian labor force is the total of all employed and unemployed persons 16 years of age or over, excluding military personnel and the institutionalized. Employed persons are those who were “at work”—those who worked as paid employees, including work in their own business and on their farm or “with a job but not at work”—those who did not work during the reference week because of illness or other personal rea-

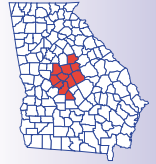


sons. People who worked around the house or did volunteer work are not employed. Unemployed persons are those who did not work during the survey week, but were available for work and had looked for jobs within the preceding four weeks. This includes persons who did not look for work because they were on layoff.

- ◆ The unemployment rate is the number unemployed as a percent of the civilian labor force. Those not in the labor force are not counted in the calculation of the unemployment rate. Students, persons taking care of the home or family, and retired workers are not in the labor force.
- ◆ In general, the median value in an ordered list of data represents the middle value (or the average of the two middle values if the number in a series is even). The median divides the total frequency distribution into two equal parts; one-half of the cases fall below the median and one-half of the cases exceed the median.
- ◆ Earnings is the sum of wage or salary income and net income from self-employment. It is the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. Earnings represent the amount of money received from employment and are included in total income. See the next section for the definition of income.
- ◆ Commuting is synonymous with the journey to and from work.

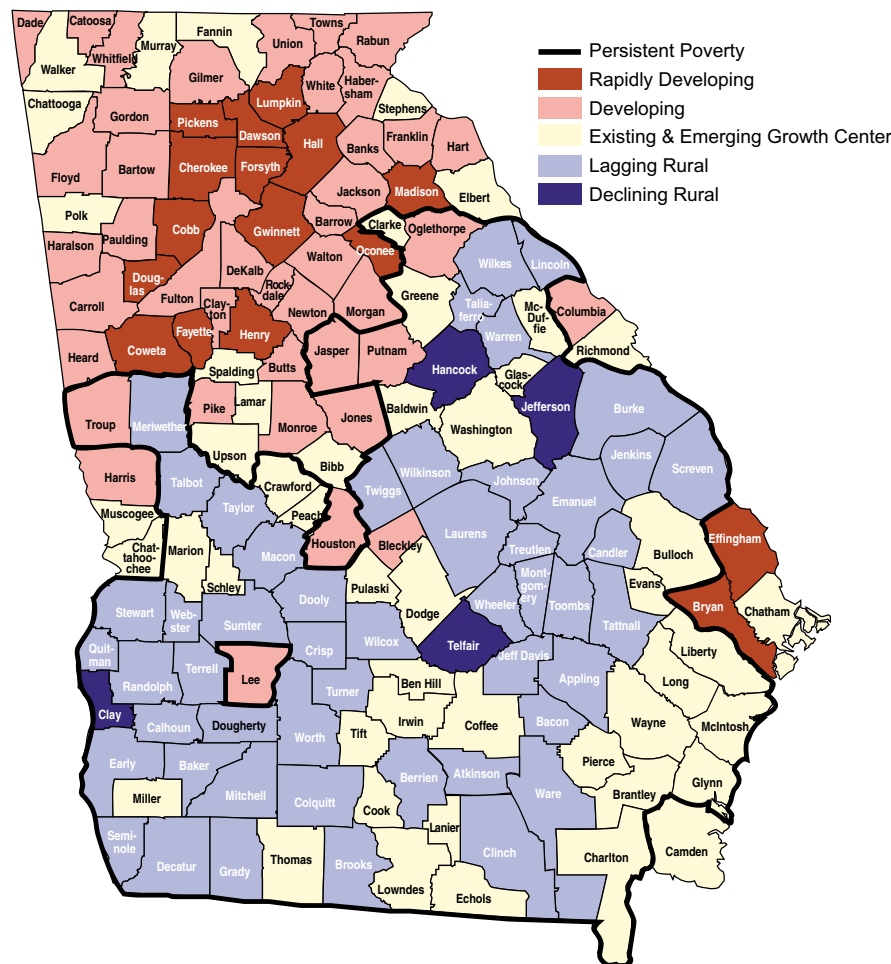
Analysis:

- ◆ According to the Georgia Rural Development Council, almost one-half of Region 6's counties are classified as existing and emerging growth centers: Baldwin, Bibb, Crawford, Peach, and Pulaski. Houston, Jones, Monroe, and Putnam Counties are developing, while Wilkinson and Twiggs Counties are lagging rural. Seven of the eleven counties in the region are considered persistent poverty counties: Baldwin, Crawford, Peach, Pulaski, Putnam, Twiggs, and Wilkinson Counties. (Economic Vitality Map).
- ◆ The educational, health, and social service and manufacturing industries employed the greatest percentage of workers in Region 6 and the state. About 21% of the workers in Region 6 were employed in the educational industry compared with 17.6% of workers statewide. (Table AIII.2, Table AIII.1)
- ◆ In 2001 the unemployment rate in Region 6 was 4.4%, compared to 4.0% in Georgia. The lowest unemployment rate in the region was in Houston County (3.0%) and the highest was in Pulaski County (6.9%). (Table AIII.3)
- ◆ The unemployment rates in Region 6 from 1992 to 1995 was either the same as the rate for Georgia or lower, while the unemployment rates in the region from 1996 to 2001 were higher. (Table AIII.3)
- ◆ The 1999 median earnings in only two Region 6 counties (Houston and Jones) were higher than the median earnings in Georgia (\$24,111). In contrast, median earnings in Peach and Pulaski Counties were less than \$20,000 a year. Of workers not employed full-time, year-round, those in Crawford and Jones Counties had higher median earnings than the corresponding median for the state (\$10,423). (Table III.1)

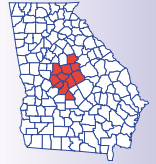


- ◆ Despite working full-time, year-round, 14.1% of single females in Region 6 and 9.8% of those in the state were living in poverty in 1999. (Table AIII.8)
- ◆ Compared with the statewide percentage (41.5%), a smaller percentage of workers residing in Region 6 worked in another state or in another county within the state (35.4%). More than 80% of Crawford County residents worked outside the county or state, while 20% or less of those residing in Baldwin and Bibb Counties did. (Figure III.1, Table AIII.4)
- ◆ As expected, the vast majority of workers in Region 6 and the state drove to work alone (81.0% and 77.5%, respectively). About 14% of workers in Region 6 and in Georgia carpooled to work. The average commute time in Region 6 ranged from 32.3 minutes for those residing in Crawford County to 19.9 minutes for workers living in Baldwin County. (Table AIII.5, Table AIII.4)

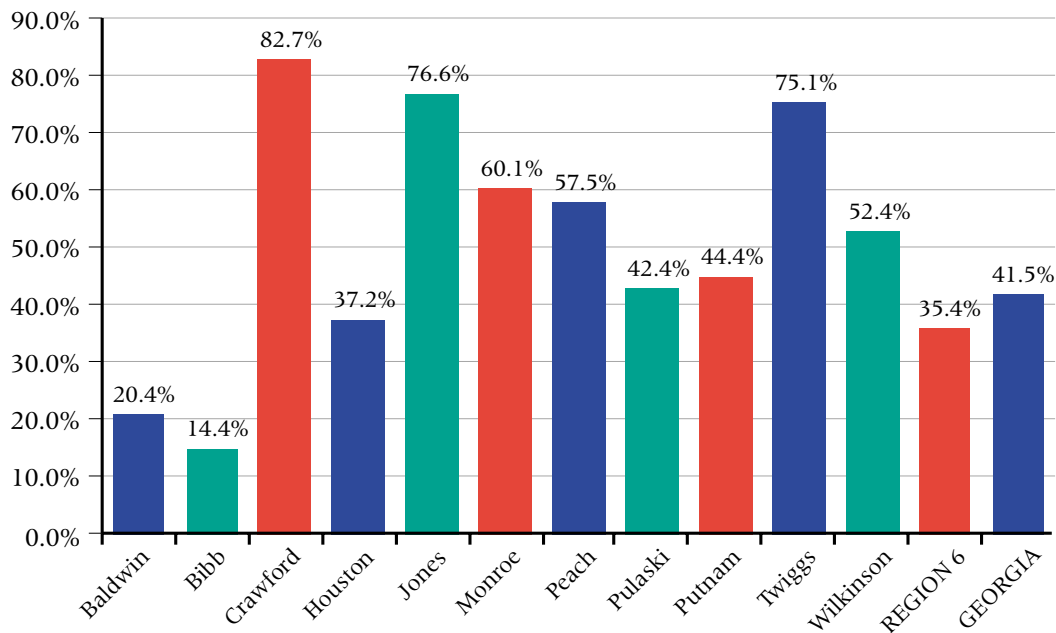
ECONOMIC VITALITY MAP



Source: Georgia Rural Development Council.



**FIGURE III.1 - PERCENT OF WORKFORCE WORKING OUTSIDE STATE
OR COUNTY OF RESIDENCE BY COUNTY, 2000.**



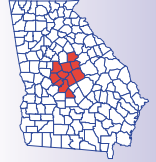
Source: Census 2000 SF3, P26.

TABLE III.1 - MEDIAN EARNINGS BY COUNTY, 1999.

	All workers 16 years and over	Workers by type	
		Full-time, year-round	Other
Baldwin	\$20,057	\$27,091	\$7,827
Bibb*	21,774	29,918	8,852
Crawford*	22,144	27,004	10,605
Houston*	24,236	31,035	9,873
Jones*	25,648	31,909	10,515
Monroe*	22,060	28,951	8,850
Peach	19,773	29,416	6,682
Pulaski	19,387	25,800	7,420
Putnam	20,891	26,853	9,411
Twiggs*	21,117	26,925	8,456
Wilkinson	20,838	27,089	8,828
REGION 6	NA	NA	NA
GEORGIA	\$24,111	\$31,253	\$10,423

Source: Census 2000 SF 3, P85, PCT47.

* County is part of a MSA.



INCOME AND POVERTY STATUS

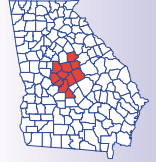
Issue: Household income includes labor earnings, retirement and investment income as well as public assistance payments. The magnitude of a household's income is influenced not only by personal characteristics such as ability, age, and health, but also by the quality of employment and investment opportunities. Income is the most general measure of a household's capacity to purchase or rent housing. Accordingly, household income is used to calculate housing affordability, one of the most important indicators of housing needs. A high poverty rate translates into an increased need for housing assistance and other state and federal aid programs such as food stamps and cash welfare programs.

Data:

- ◆ The Census Bureau uses a set of money income thresholds that vary by family size and composition to define who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold they are classified as being below the poverty level. Poverty thresholds do not vary geographically, but they are updated annually for inflation.
- ◆ Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children).
- ◆ The most recent county-level poverty data are for 1999. In that year, the poverty threshold for a family of four was \$17,029. The poverty threshold for a person age 65 or older living alone was \$7,990.
- ◆ In 2002 the poverty threshold for a family of four was \$18,390; for a person 65 years or older living alone it was \$8,547. Poverty statistics can be found at <http://www.census.gov/hhes/www/poverty.html>.
- ◆ Income includes the amount received from employment and self-employment (earnings), interest and dividends, Social Security income, Supplemental Security Income (SSI), public assistance or welfare payments, retirement or disability pensions, and any other sources of income received regularly such as Veterans Administration (VA) payments, unemployment compensation, child support, or alimony.

Analysis:

- ◆ Region 6 had a larger percentage of households in every income range less than \$50,000 than the state in 1999 and a smaller percentage with incomes of \$50,000 or more. Twelve percent of households in the region had incomes less than \$10,000, compared to 10.1% of households in Georgia. (Table AIII.6, Table III.2, Figure III.2)
- ◆ Seven Region 6 counties had a larger percentage of households with incomes of less than \$10,000 than the region and the state (Baldwin, Bibb, Crawford, Peach, Pulaski, Twiggs, and Wilkinson). About 18% of households in Twiggs County, the highest proportion in the region, had incomes of less than \$10,000 a year. (Table III.2, Figure III.2)



- ◆ About 10% of Monroe County households had incomes of \$100,000 or more in 1999, the highest proportion in the region; the percentage of households in this income range in every Region 6 county was lower than in the state. Only in Houston and Monroe Counties did a larger proportion of the population have incomes more than \$100,000 than the lowest incomes of \$10,000 or less. (Table III.2, Figure III.2)
- ◆ The 1999 median household income in three Region 6 counties (Houston, Jones, and Monroe) was higher than the corresponding median in Georgia (\$42,288). Pulaski and Twiggs Counties had the lowest median incomes in the region, less than \$32,000 a year. (Table AIII.7)
- ◆ Male householders at least 65 year old and living alone in Crawford and Wilkinson Counties had median incomes of less than \$10,000 in 1999 as did their female counterparts in Twiggs County. Although Monroe County had the highest median household income in the region, female householders with children younger than 18 in this county had a median income among the lowest in the region and lower than in the state median. (Table AIII.7)
- ◆ In general, households in Region 6 were more likely to live in poverty than households statewide. Twelve percent of families living in the region had incomes that were less than the poverty threshold, compared to almost 10% of those in the state. (Table AIII.8)
- ◆ Single females with children were the households most likely to be in poverty in Region 6 and in the state. Specifically, about 52.5% of those with children less than five years old were in poverty in the region compared with 45.9% in the state. (Table AIII.8)

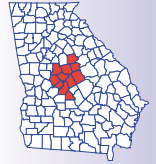
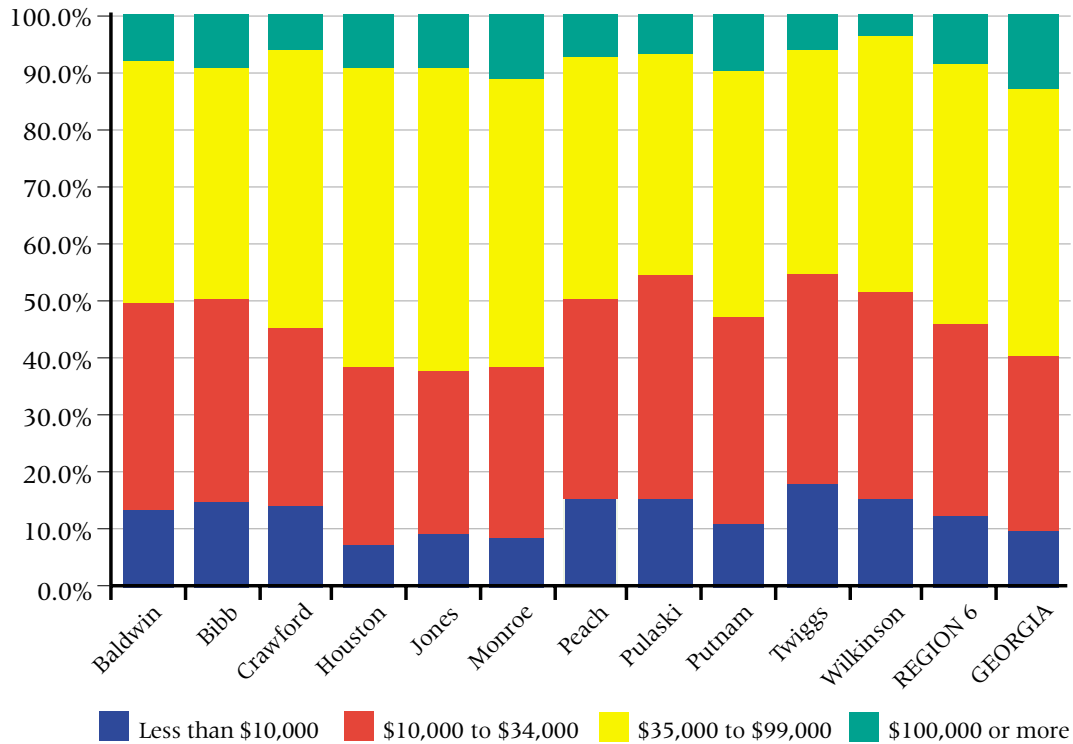


FIGURE III.2 - HOUSEHOLDS BY INCOME BY COUNTY, 1999.



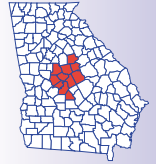
Source: Census 2000 SF3, DP3.

TABLE III.2 - PERCENT OF HOUSEHOLDS BY INCOME BY COUNTY, 1999.

	No. of Households	Income range			
		Less than \$10,000	\$10,000 to \$34,999	\$35,000 to \$99,999	\$100,000 or more
Baldwin	14,782	13.6	36.2	42.8	7.5
Bibb*	59,632	15.1	35.4	40.7	8.8
Crawford*	4,466	14.5	31.0	48.9	5.6
Houston*	40,959	7.7	30.9	52.9	8.5
Jones*	8,649	9.2	29.1	53.0	8.7
Monroe*	7,723	9.0	29.7	50.9	10.4
Peach	8,414	15.8	34.7	42.7	6.8
Pulaski	3,418	15.7	39.4	38.8	6.1
Putnam	7,385	11.0	36.7	42.7	9.5
Twiggs*	3,802	18.2	36.6	39.8	5.4
Wilkinson	3,847	15.5	36.5	44.8	3.2
REGION 6	163,077	12.4	33.8	45.5	8.3
GEORGIA	3,007,678	10.1	30.7	46.8	12.3

Source: Census 2000 SF 3, DP 3.

* County is part of a MSA.



HOUSING TENURE AND AFFORDABILITY

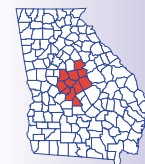
OWNER- AND RENTER-OCCUPANCY STATUS

Issue: Homeownership is part of the “American dream” and typically consists of a single-family detached residence. Owning a home not only represents an opportunity to accumulate wealth, but also is viewed by most as a sign of personal achievement. With the establishment of long-term amortized mortgages as the norm and rising real incomes, the steady growth of homeownership over the past several decades is unprecedented in Georgia and the nation. Be it the cause or the result, homeownership is associated with less mobile residents. A higher homeownership rate may lead to a more stable community, since homeowners have a financial stake in the well-being of their neighborhood. The homeownership rate is an important foundation of economic growth and serves as an indicator of the health of a local economy. The vast development of single-family, owner-occupied homes, which require an extensive array of roads, pipes, wires, and other supportive infrastructure, help to sustain consumer demand.

Increases in the homeownership rate in recent decades reflect not only that more people are able to own a home, but also that people are purchasing their first home earlier in the life cycle. Because owning a home requires a substantial income and downpayment, younger households have traditionally been less likely to buy a home. With the increased popularity of higher ratio mortgages, however, substantial savings are not necessary to buy a home, making it possible for younger households to become homeowners. Yet, homeownership rates still increase steadily with the age of household heads. Differences in household composition (nontraditional families, such as single mothers or persons living alone) as well as diverse preferences lead to variations in the ability to afford a home, making homeownership either unreachable or undesirable. Historically, Blacks have exhibited a lower homeownership rate than Whites. This is most likely due to differences in income and household structure; however, discrimination with regard to mortgage lending and zoning may also be contributing factors. Hispanic immigrants may face similar barriers to homeownership as well as cultural and language barriers.

Data:

- ◆ Housing tenure is the term used to make a distinction between owner-occupied and renter-occupied housing units.
- ◆ The homeownership rate is the percent of occupied units that are owner-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.
- ◆ All occupied units that are not owner-occupied are classified as renter-occupied. This includes units rented for cash rent, including continuing care facilities, or those occupied without payment of cash rent.
- ◆ The person who owns or rents the housing unit is called the householder.



Analysis:

- ◆ The homeownership rate in Region 6 was about the same as in the state (67.9% and 67.5%, respectively) in 2000.
- ◆ From 1990 to 2000, owner-occupied units increased faster than all housing units, while renter-occupied units increased at a slower rate for both Region 6 and the state of Georgia. More than 80% of the housing units in Crawford, Jones, Twiggs, and Wilkinson Counties were occupied by homeowners. (Table IV.1, Table AIV.1)
- ◆ Whites were the most likely to own their homes in Region 6 and the state (76.9% and 75.3%, respectively). The homeownership rate for all other races was less than 60%. Asians, householders of "other" races, and Hispanic householders in Region 6 were the least likely to be homeowners (less than 50%). A greater percentage of Asians in Georgia were homeowners than in Region 6. (Table IV.2)
- ◆ Householders in Region 6 were older than in Georgia. The region had a larger percentage of homeowners 55 years old or older and a larger percentage of renters 35 years old or older than in the state. (Table AIV.2)
- ◆ As expected, the greatest proportion of renter-occupied housing units in Region 6 and in the state were headed by an individual between 25 and 34 years old. (Table AIV.2)

TABLE IV.1 - HOUSING TENURE, 1990-2000.

	Region 6			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Occupied housing units	163,079	100.0	16.9	3,006,369	100.0	27.0
Owner-occupied	110,728	67.9	21.1	2,029,154	67.5	32.0
Renter-occupied	52,351	32.1	8.9	977,215	32.5	17.8

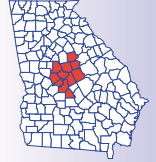
Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP 1.

TABLE IV.2 - HOMEOWNERSHIP RATES BY RACE, 2000.

	Region 6		Georgia	
	Total households	% Owner-occupied	Total households	% Owner-occupied
All races	163,079	67.9	3,006,369	67.5
White householder	104,255	76.9	2,070,172	75.3
Black or African American householder	55,201	52.2	803,324	50.8
Asian householder	1,240	47.6	50,276	55.4
"Other race" householder ¹	2,383	46.9	82,597	41.3
Householder who is Hispanic	22,243	41.1	99,026	37.3

Source: Census 2000 SF 1, H14.

¹ This includes householders who are American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, some other race alone, and those who are of two or more races.



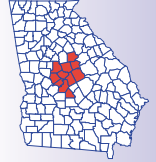
COST, VALUE AND SALES PRICE OF HOUSING

Issue: An estimate of housing costs for both renter-occupied and owner-occupied housing units is needed to compare the cost of living between counties and regions within Georgia at a given time. A measure of housing costs also is needed to assess housing affordability (the ratio of housing costs to income) and access to homeownership.

For renter-occupied units, the most inclusive price of housing is the gross rent, which incorporates an adjustment for the price of services such as utilities and fuels which are typically included in cost of apartment living but not always included as part of the rental payment. For owner-occupied units, the home sale price, selected monthly costs, and median value of the home are measures of the price of housing. Compared to the home sale price, which consists of only the purchase price itself (and sometimes may include property transfer taxes as well as related legal, insurance, and brokerage fees), another measure, selected monthly costs, is a cash flow price or operating cost of a dwelling, and includes mortgage interest payments, mortgage principal repayments, utilities, property taxes, homeowners insurance, and other costs.

Data:

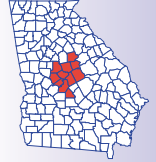
- ◆ Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).
- ◆ Specified owner-occupied units include only one-family houses on less than 10 acres without a business or medical office on the property since excessive land or commercial or medical activities may distort the value of the property. The data for “specified units” does not include mobile homes.
- ◆ Housing is classified as with a mortgage or loan if the unit is being purchased with a mortgage or some other debt arrangement, such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. This includes units with a mortgage built on leased land. The category not mortgaged is comprised of housing units owned free and clear of debt.
- ◆ The U.S. Census Bureau defines gross rent as the contract rent plus the estimated average monthly cost of utilities (not including telephone service) if these are paid by the renter (or paid for the renter by someone else). The contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
- ◆ Specified renter-occupied units exclude one-family houses on 10 acres or more.
- ◆ Housing units shown as no cash rent may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. This category also includes military housing.



- ◆ Median home value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.
- ◆ Home sales prices were obtained from DCA and reflect the prices of homes that were actually sold in 2000. These data include new and existing homes sold in the calendar year. In general, those categorized as new are those sold by a builder or developer, whereas existing homes are those sold by an individual or a bank.

Analysis:

- ◆ Less than 70% of the specified owner-occupied units in Region 6 were mortgaged, compared to 75.3% in the state. Homeowners in Region 6 had lower monthly housing costs than their counterparts statewide. Specifically, 43.3% of the region's homeowners paid less than \$1,000 a month, compared to just 35.3% of homeowners in Georgia. (Table AIV.3)
- ◆ Renters in Region 6 also had lower monthly housing costs than renters statewide. More than 80% of renters in Region 6 had monthly housing costs of less than \$750, compared to 53.8% of those in Georgia. About 8% of "rented" units in the region and 6% in the state were occupied rent free. (Table AIV.4)
- ◆ The median value of specified owner-occupied housing in every Region 6 county was lower than the state's median (\$111,200). Monroe (\$103,600) and Putnam (\$102,300) Counties had the highest values in the region, while the median values in Twiggs and Wilkinson Counties were the lowest in the region, less than \$62,000. (Table IV.3)
- ◆ In contrast, the median value of mobile homes in most of Region 6 counties were higher than the state median (\$33,600); Bibb, Twiggs, and Wilkinson County values were lower. The highest median value of mobile homes in Region 6 was in Monroe County (\$50,100). (Table IV.3)
- ◆ More than 80% of the 1,204 new homes sold in Region 6 in 2000 and 75.5% of the 3,808 existing homes sold were in Bibb and Houston Counties. The most new homes sold were in Houston County (693), while the most existing homes were sold in Bibb County (1,619). At least one new home was sold in every Region 6 county in 2000. (Table IV.4)
- ◆ The average sales prices for new and existing homes in Region 6 (\$128,067 and \$110,670, respectively) were lower than those in the state (\$177,594 and \$150,625, respectively). The lowest average sales prices for new and existing homes were in Wilkinson County (\$69,670 and \$54,679, respectively). The highest average price for new and existing homes were in Putnam County (\$159, 773 and \$217,675, respectively). (Table IV.4)
- ◆ In Houston County, where the most new homes were sold, the average sales price (\$121,028) was lower than the regional average. In Bibb County, where the most existing homes were sold, the average sales price (\$108,500) was also lower than the



regional average. The average sales price of existing homes was higher than for new homes in Monroe and Putnam Counties. (Table IV.4)

TABLE IV. 3 - MEDIAN HOME VALUE BY COUNTY, 2000.

	Mobile homes	Specified owner-occupied units
Baldwin	\$34,600	\$79,800
Bibb*	25,800	84,400
Crawford*	49,400	77,800
Houston*	37,600	88,900
Jones*	41,400	91,200
Monroe*	50,100	103,600
Peach	34,100	78,300
Pulaski	33,900	75,400
Putnam	50,800	102,300
Twiggs*	30,700	61,800
Wilkinson	31,400	61,500
REGION 6	NA	NA
GEORGIA	\$33,600	\$111,200

Source: Census 2000 SF 3, DP4 (specified owner-occupied units); H82 (Owner-occupied mobile homes).

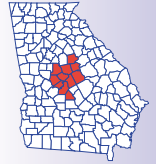
* County is part of a MSA.

TABLE IV.4 - NEW AND EXISTING HOME SALES BY COUNTY, 2000.

	New homes sales			Existing homes		
	No.	% of total	Avg. price	No.	% of total	Avg. price
Baldwin	18	1.5	\$132,917	187	4.9	\$121,690
Bibb*	316	26.2	147,363	1,619	42.5	108,500
Crawford*	4	0.3	87,348	28	0.7	78,705
Houston*	693	57.6	121,028	1,255	33.0	99,839
Jones*	84	7.0	128,221	156	4.1	103,132
Monroe*	19	1.6	109,678	126	3.3	130,872
Peach	38	3.2	99,473	144	3.8	89,899
Pulaski	8	0.7	87,879	53	1.4	88,277
Putnam	22	1.8	159,773	197	5.2	217,675
Twiggs*	1	0.1	90,000	14	0.4	60,196
Wilkinson	1	0.1	69,670	29	0.8	54,679
REGION 6	1,204	100.0	\$128,067	3,808	100.0	\$110,670
GEORGIA	56,391		\$177,594	86,409		\$150,625
% of STATE		2.1			8.7	

Source: Georgia Department of Community Affairs, Housing Finance Division.

* County is part of a MSA.



AFFORDABILITY

Issue: The monthly housing cost to income ratio, or the housing cost burden, is the most widely accepted measure of housing affordability. Unlike the separate measures of housing costs and income, the ratio of the two can easily be compared over time. The federal government considers a home affordable if the housing cost burden is 30% or less. Specifically, if a household pays more than 30% of their gross income for housing, including utilities, they are said to be cost burdened and to have excessive shelter costs. A larger cost burden can be attributed to a higher monthly housing expenditure and/or a lower income; therefore, households in all income brackets can be cost burdened. A low-income household experiencing a cost burden may not have sufficient money for other necessities such as food, clothing, and child care. Historically, renter households are more likely than owner households to be cost burdened. Affordability for homeowners depends mostly on the terms of the mortgage.

OWNER-OCCUPIED UNITS

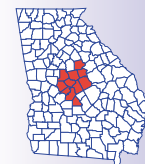
Data:

- ◆ One measure of affordability is the percent of gross income paid for housing costs. This is known as the housing cost burden. If the amount a household pays for housing costs is greater than 30% of their gross income they are said to be cost burdened.
- ◆ Units occupied by households reporting no income or a net loss in 1999 are included in the not computed category.
- ◆ The definitions of specified owner-occupied units and selected monthly owner costs were included in the “cost, value, and sales price of housing” section.

The Georgia Tech City and Regional Planning program is preparing estimates of housing needs and their overlap with various socioeconomic and housing characteristics for the Georgia Department of Community Affairs. This data set will inventory three types of housing problems for each Georgia county: (1) cost burden, (2) overcrowding, and (3) units without complete kitchen facilities or complete plumbing. Data will be provided for both owner and renter households. Owner and renter households with one or more of these housing problems will be profiled by household size, household type, employment status, occupation, social security and public assistance income, housing unit type, and age of the householder. The data set also will show the number of rental and owner-occupied housing units with each of the three housing problems. County-level data will be available at <http://www.georgiaplanning.com> in Summer 2003. Data for selected cities and for state regions will be available at the same web site during Fall 2003.

Analysis:

- ◆ Specified homeowners in Region 6 were less likely to be cost burdened in 1999 than those in Georgia (18.9% and 21.0%, respectively). More than 40% of specified owner-occupied housing units in Region 6 and 36.4% of those in Georgia spent less than 15% of total income on housing in the same year. (Table IV.5)



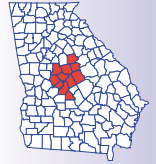
- ◆ Nearly one-fourth of specified homeowners in Pulaski County were cost burdened, the highest rate in the region and, in addition to Peach County, the only county in the region where homeowners were more likely than those in Georgia to be cost burdened. (Table IV.6, Figure IV.1)
- ◆ Between 1989 and 1999 the growth rate of cost burdened owner-occupied households in Region 6 was greater than the increase in all owner-occupied units (47.9% and 22.6%, respectively). This was true for Georgia as well. (Table IV.5)
- ◆ Owner-occupied households with a mortgage in the region and in the state were more likely to be cost burdened than those without a mortgage. (Table AIV.5, Table AIV.6)
- ◆ Regardless of whether the homeowner had a mortgage, Blacks were more apt to be cost burdened than Whites in both Region 6 and in the state. Hispanic householders in Region 6 with a mortgage were slightly less likely to be cost burdened than Whites, while Hispanics in the region without a mortgage were more likely. (Table AIV.5, Table AIV.6)
- ◆ Homeowners with incomes of less than \$10,000 in Region 6 were more likely than those in the state in the same income range to be cost burdened. (Table AIV.9)

TABLE IV.5 - SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 1989-1999.

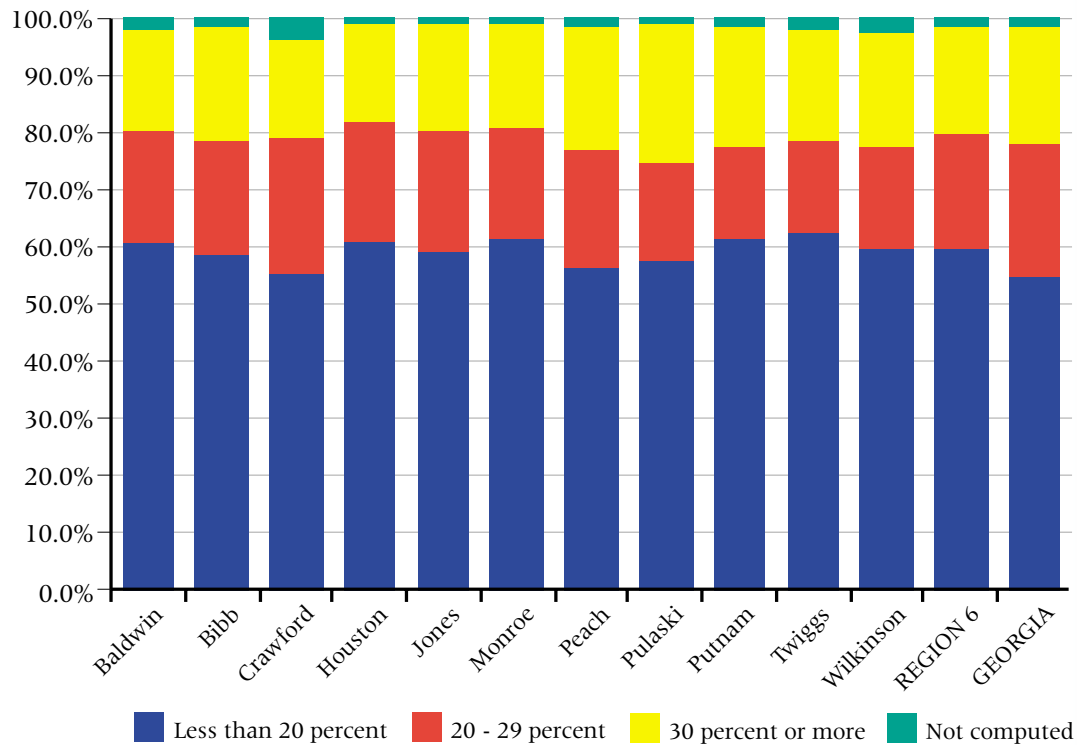
	Region 6			Georgia		
	1999 No.	%	1989-1999 % change	1999 No.	%	1989-1999 % change
Specified owner-occupied units	83,740	100.0	22.6	1,596,408	100.0	38.4
Less than 15 percent	34,885	41.7	NA	581,615	36.4	NA
15 to 19 percent ¹	15,229	18.2	17.7	293,480	18.4	36.7
20 to 24 percent	10,290	12.3	14.7	225,005	14.1	32.3
25 to 29 percent	6,597	7.9	19.7	147,360	9.2	30.3
30 percent or more	15,830	18.9	47.9	334,881	21.0	50.8
Not computed	909	1.1	67.4	14,067	0.9	80.0

Source: Census 2000 SF 3, DP4; Census 1990 STF 3, DP5.

¹ The category for the percent change from 1990 to 2000 is "less than 20 percent".



**FIGURE IV.1 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



Source: Census 2000 SF3, DP4.

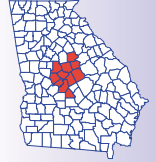
**TABLE IV.6 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified owner-occupied units ¹	Less than 20 percent	20 - 29 percent	30 percent or more
Baldwin	6,111	62.0	19.6	18.4
Bibb*	31,376	59.8	20.3	19.9
Crawford*	1,525	57.4	24.5	18.1
Houston*	23,231	61.3	21.7	17.1
Jones*	4,462	59.7	21.2	19.1
Monroe*	3,851	62.0	19.4	18.5
Peach	3,969	57.5	20.8	21.7
Pulaski	1,747	58.2	17.1	24.7
Putnam	3,350	62.6	16.4	21.0
Twiggs*	1,560	64.0	16.1	19.9
Wilkinson	1,649	61.0	18.2	20.8
REGION 6	82,831	60.5	20.4	19.1
GEORGIA	1,582,341	55.3	23.5	21.2

Source: Census 2000 SF 3, DP4.

* County is part of a MSA.

¹ Total does not include those for which this was not computed.



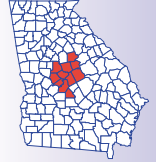
RENTER-OCCUPIED UNITS

Data:

- ◆ The housing wage rate is the hourly wage rate a worker must earn to afford the Fair Market Rent (FMR), working 40 hours per week. It is used to measure the wage-rent disparity of households.
- ◆ The FMR is a gross rent estimate, including utilities, set by the U.S. Department of Housing and Urban Development to determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. The rent estimate varies by geographic location to account for differences in local housing markets. The FMR is the dollar amount below which 40% of the standard-quality rental housing units are rented.
- ◆ One measure of affordability is the percentage of gross income paid for gross rent. This is known as the housing cost burden. A household can “afford” the FMR if it is less than 30% of their gross income. If the amount a household pays for gross rent is greater than 30% of their gross income they are said to be cost burdened. Households are said to be severely cost burdened if they pay greater than 50% of their gross income for rent. (This is only calculated for renter-occupied units in the Census data.)
- ◆ Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprised the not computed category.
- ◆ The definitions of gross rent, contract rent, and specified renter-occupied units are in the “Cost, value, and sales price of housing” section.

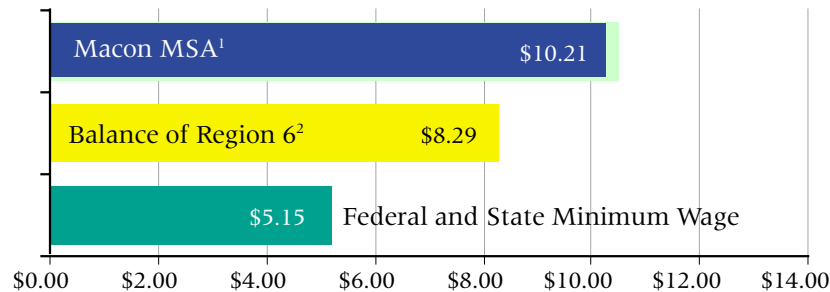
Analysis:

- ◆ In 2001, one needed an annual income of \$17,253 to afford a two-bedroom apartment at the FMR outside of the Macon MSA in Region 6 (defined as 2000 Macon MSA). This translates to an hourly housing wage of \$8.29, which was 161.1% of the federal minimum wage. The housing wage increased by 2.7% between 2000 and 2001. (Table AIV.7, Figure IV.2)
- ◆ The housing wage in the Macon MSA, \$10.21, was 198.3% of the federal minimum wage (defined as 2000 Macon MSA). With a minimum wage job, a worker would need to work 79.3 hours a week to afford the FMR in the Macon MSA. (Figure IV.2, Table AIV.7)
- ◆ Although more than one-third of renters in Region 6 and in the state were cost burdened in 1999, renters in Region 6 were less likely to be cost burdened than in the state (33.8% and 35.4%, respectively). Renters in the Region 6, however, were more likely to be severely cost burdened than renters in Georgia (17.0% and 16.5%, respectively). The percentage of cost burdened renter households in Region 6 and in the state increased at a lower rate than the corresponding change in all households from 1989 to 1999. (Table IV.7)



- ♦ White renters in Region 6 and in Georgia were the least likely to be cost burdened, while Blacks were the most likely. Forty percent or more of Black renters in the region and in the state were cost burdened in 1999. (Table AIV.8)
- ♦ A larger percentage of renters in Baldwin, Bibb, Crawford, and Peach Counties were severely cost burdened than elsewhere in the region. More than 20% of those in Crawford and Peach Counties were severely cost burdened, the highest rates in the region. (Table IV.8, Figure IV.3)
- ♦ Renters with incomes of less than \$10,000 in Region 6 were more likely than those in the state to be cost burdened. (Table AIV.9)

FIGURE IV.2 - HOUSING WAGE RATE, 2001.



Source: National Low Income Housing Coalition, Out of Reach September 2001.

This report uses the 2000 MSA classifications.

1 The Macon MSA is defined as Bibb, Houston, Jones, Peach, and Twiggs Counties.

2 This includes Baldwin, Crawford, Monroe, Pulaski, Putnam, and Wilkinson Counties.

TABLE IV.7 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING, 1989-1999.

	Region 6			Georgia		
	1999 No.	%	1989-1999 % change	1999 No.	%	1989-1999 % change
Specified renter-occupied units	51,894	100.0	10.0	964,446	100.0	19.3
Less than 15 percent	10,604	20.4	NA	177,210	18.4	NA
15 to 19 percent¹	7,141	13.8	13.9	140,798	14.6	29.2
20 to 24 percent	6,042	11.6	2.6	123,890	12.8	6.9
25 to 29 percent	4,792	9.2	1.9	97,915	10.2	5.7
30 percent or more	17,533	33.8	4.4	341,484	35.4	14.2
50 percent or more	8,840	17.0	NA	158,922	16.5	NA
Not computed	5,782	11.1	38.2	83,149	8.6	51.6

Source: Census 2000 SF 3, DP4, QT H13; Census 1990 STF 3, DP-5.

¹ The category for the percent change 1989-1999 is less than 20 percent.

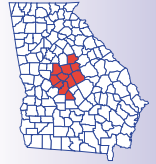
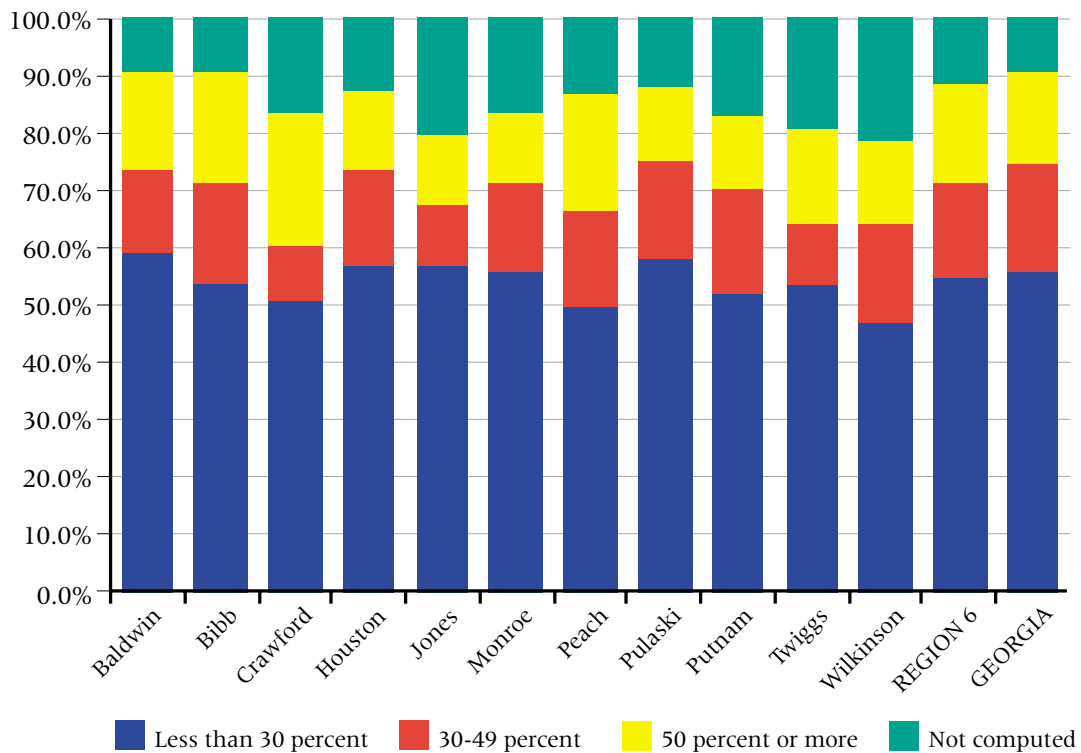


FIGURE IV.3 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.



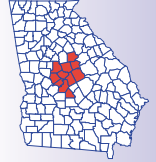
Source: Census 2000 SF3, DP4.

TABLE IV.8 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.

	No. of specified renter-occupied units	Less than 30 percent	30 - 49 percent	50 percent or more	Not computed
Baldwin	4,898	59.6	14.3	17.1	9.0
Bibb*	24,504	54.0	17.8	19.1	9.1
Crawford*	656	51.4	9.3	23.3	16.0
Houston*	12,811	57.0	16.8	14.0	12.3
Jones*	1,170	57.0	10.8	12.2	20.0
Monroe*	1,557	56.0	15.7	12.3	16.0
Peach	2,626	49.9	16.6	20.6	12.9
Pulaski	856	58.2	17.5	12.5	11.8
Putnam	1,507	52.0	18.3	13.1	16.6
Twiggs*	647	53.6	10.8	16.4	19.2
Wilkinson	662	47.3	17.4	14.2	21.1
REGION 6	51,894	55.1	16.8	17.0	11.1
GEORGIA	964,446	56.0	18.9	16.5	8.6

Source: Census 2000 SF 3, DP4, QT H13.

* County is part of a MSA.



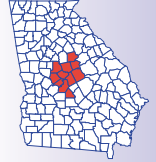
TYPE OF HOUSING AND PHYSICAL CONDITION

OCCUPIED AND VACANT HOUSING UNITS

Issue: An accurate assessment of the housing inventory is the starting point in evaluating whether the existing stock can adequately provide for the current and future housing needs of a community. The vacancy rate, as well as the condition of the housing stock, are important indicators of the health of the housing market. A high vacancy rate can indicate a loss of residents and an excess supply of housing in the region. Units are “vacant,” however, for many reasons. For instance, seasonal and migrant housing units are classified as vacant since they are not occupied full-time year round. A relatively high number of seasonal units may affect the local community if temporary residents feel less attachment to the community than permanent residents. Boarded up and permanently abandoned units are a blight to a region. Awareness of such a problem is at best due to antidotal evidence since data regarding abandoned units are generally not available.

Data:

- ◆ A housing unit is defined as a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
- ◆ A housing unit is vacant if no one was living in it at the time of Census enumeration, unless the occupants are only temporarily absent. Housing units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements. Units posted with a sign that they are condemned or they are to be demolished are also not included.
- ◆ Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant, for seasonal use. Seasonal, recreational, or occasional use units are vacant or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. This includes units for summer or winter sports or recreation, such as beach cottages and hunting cabins, in addition to quarters for workers such as herders and loggers.
- ◆ Units for migrant workers include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Farm work does not include work in a cannery, a freezer plant, or a food processing plant.
- ◆ Other vacant units are those that do not fall into any of the alternative categories. These include units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- ◆ The homeowner vacancy rate (rental vacancy rate) is the proportion of the homeowner (rental) housing inventory which is vacant and for sale. It is calculated as the number of vacant units for sale (for rent) divided by the sum of the number of



vacant units for sale (for rent) and the number of owner-occupied (renter-occupied) units.

Analysis:

- ◆ Region 6 had a larger percentage of vacant housing units than the state in 2000 (11.1% and 8.4%, respectively). (Table V.1)
- ◆ Total housing units increased by 19.4% in Region 6 over the past decade. Occupied housing units increased at a slower than average rate (16.9%), while vacant units grew by 43.4%. Vacant units in Georgia increased by only 1.3% during this time. (Table V.1)
- ◆ About 60% of vacant units in Region 6 and statewide were for rent or classified as “other” vacant units. Region 6 had a larger percentage of vacant units for rent than the state (35.3% and 31.6%, respectively). (Table V.1)
- ◆ From 1990 to 2000 the number of vacant units for rent increased in Region 6 by 32.3% and decreased in Georgia. During this time, units for seasonal, recreational, or occasional use increased by nearly 50% in Georgia and by more than 60% in Region 6. The number of vacant units for migrant workers also increased at a faster than average rate in both the region and the state. (Table V.1)
- ◆ Putnam County had the smallest proportion of vacant units for rent or sale (7.3%) in the region and the largest percentage of units for seasonal, recreational, or occasional use (77.9%). Baldwin County also had a large percentage of seasonal units, 32.6%. More than 60% of the vacant units in Bibb and Houston Counties were for rent or for sale, the highest proportion in the region. (Table V.2, Figure V.1)

TABLE V.1 - OCCUPIED AND VACANT UNITS, 1990-2000.

	Region 6			Georgia		
	2000	90-00	% change	2000	90-00	% change
	No.	%		No.	%	
Total housing units	183,541	100.0	19.4	3,281,737	100.0	24.4
Occupied units	163,079	88.9	16.9	3,006,369	91.6	27.0
Vacant units	20,462	11.1	43.4	275,368	8.4	1.3
<u>Vacant units</u>	20,462	100.0		275,368	100.0	
For rent	7,233	35.3	32.3	86,905	31.6	-24.5
For sale only	2,275	11.1	36.9	38,440	14.0	-1.0
Rented or sold, not occupied	984	4.8	-6.5	20,353	7.4	1.7
For seasonal, recreational, or occ. use	3,867	18.9	63.9	50,064	18.2	48.8
For migrant workers	59	0.3	136.0	969	0.4	57.1
Other vacant	6,044	29.5	63.1	78,637	28.6	23.6

Source: Census 2000 SF 1, DP1, H5; Census 1990 STF 1, H002, H005.

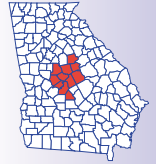
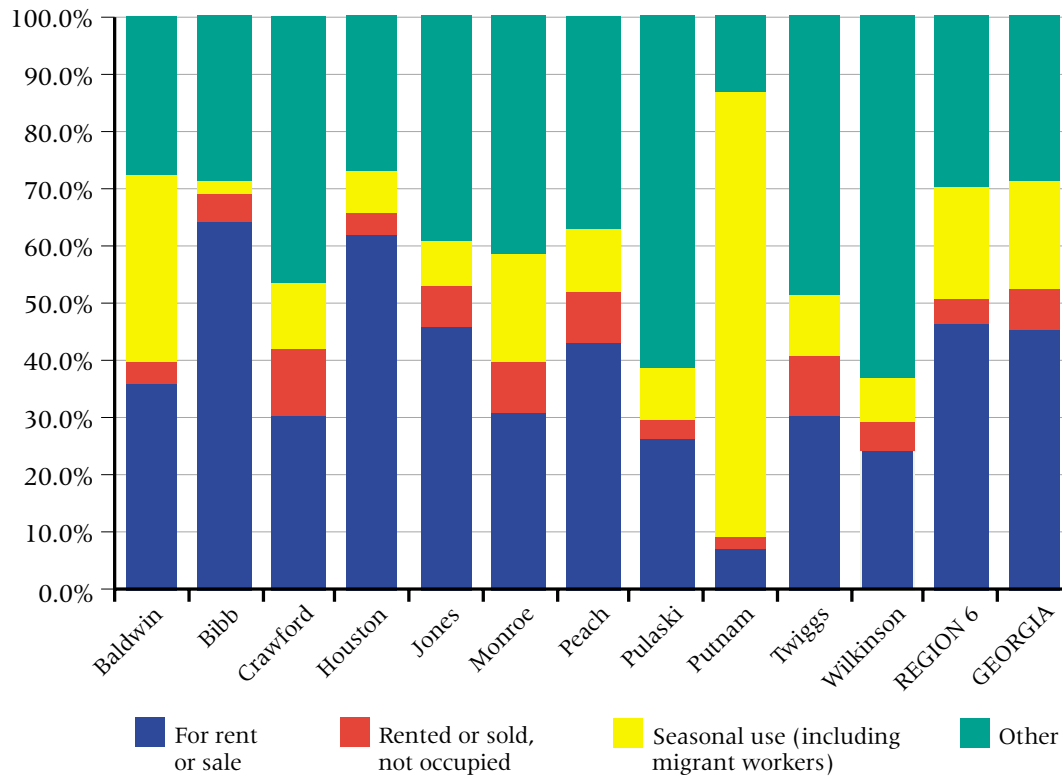


FIGURE V.1 - VACANT UNITS BY TYPE BY COUNTY, 2000.



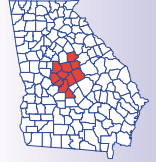
Source: Census 2000 SF1, DP1, H5.

TABLE V.2 - PERCENT OF VACANT UNITS BY TYPE BY COUNTY, 2000.

	No. of vacant units	For rent or sale	Rented or sold, not occupied	For seasonal use including migrant	Other
Baldwin	2,415	35.9	4.1	32.6	27.5
Bibb*	7,527	64.4	4.9	2.3	28.4
Crawford*	411	30.4	11.9	11.7	46.0
Houston*	3,598	62.0	4.1	7.0	26.9
Jones*	613	45.8	7.7	7.3	39.2
Monroe*	706	31.3	8.9	18.8	40.9
Peach	657	43.5	8.8	11.0	36.7
Pulaski	537	26.6	3.4	8.8	61.3
Putnam	2,917	7.3	1.9	77.9	12.9
Twiggs*	459	30.7	10.5	10.2	48.6
Wilkinson	622	24.6	4.7	7.7	63.0
REGION 6	20,462	46.5	4.8	19.2	29.5
GEORGIA	275,368	45.5	7.4	18.5	28.6

Source: Census 2000 SF 1, H5.

* County is part of a MSA.



TYPE AND AGE OF HOUSING UNITS

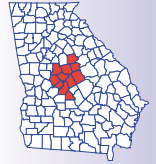
Issue: In general, housing units are classified as single-family (one-unit, detached or attached), multi-family, or mobile/manufactured housing. An examination of the distribution of housing by type can help identify a region's over or under reliance on particular housing types. Families and individuals value having a choice of housing types. While a single-family unit may be the ideal housing choice for some, others prefer the services typically associated with living in multi-family housing. Traditionally, individuals and families at both ends of the life span have chosen multi-family housing. Since housing units deteriorate with age, age is sometimes used as a sign of the condition or quality of housing. In particular, housing units greater than 40 years old are often in need of major repairs.

At approximately one-half the construction cost per square foot of conventionally site-built homes, mobile/manufactured housing is quite popular. It represents an important housing option for low-income households and is the primary form of unsubsidized affordable housing in the country. The resale value of such homes is of concern, however, because the value of a mobile/manufactured home not affixed to its own site usually will depreciate rapidly. On the other hand, a mobile/manufactured home that is permanently attached to a site most likely will appreciate in value, although at a slower rate than a site-built house. Some communities ask whether tax revenues collected from mobile/manufactured homes are sufficient to cover the costs of public services (for example, schools and police and fire protection) provided to the residents of mobile/manufactured homes.

The Mobile Home Construction and Safety Standards Act, commonly called the "HUD Code," enacted in 1976 (revised in 1981) provides regional structural requirements for mobile/manufactured homes. Mobile homes built before 1976 are most likely unfit for habitation (Genz, 2001). The Census uses the term mobile home. The respondent determines whether to describe his/her residence as a mobile home since the term is not defined.

Data:

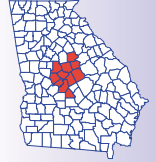
- ♦ A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof.
- ♦ A one-unit detached house is a one-unit structure detached from any other house with open spaces on all sides. This includes mobile homes to which one or more permanent rooms have been added or built.
- ♦ One-unit attached housing is a one-unit structure that has one or more walls that extend from ground to roof separating it from adjoining structures. This includes one-unit housing that is joined horizontally to another house such as row houses or townhouses or to a nonresidential structure. One-unit detached and one-unit attached are both single-family units.
- ♦ Units in structures containing two or more units are classified according to the number of units per structure (multi-family).



- ◆ Mobile homes used only for business purposes or for extra sleeping space and those for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.
- ◆ The "mobile home or trailer" category in the 1990 census was changed to "mobile home" in 2000 and the "other" category was changed to "Boat, RV, van, etc."
- ◆ The "units in structure" question, which provides the information on the type of housing unit, was asked on a 100-percent basis in 1990 whereas it was asked on a sample basis in 2000.
- ◆ A condominium is not a housing type but rather a description of ownership. Most are units within a multi-family structure.

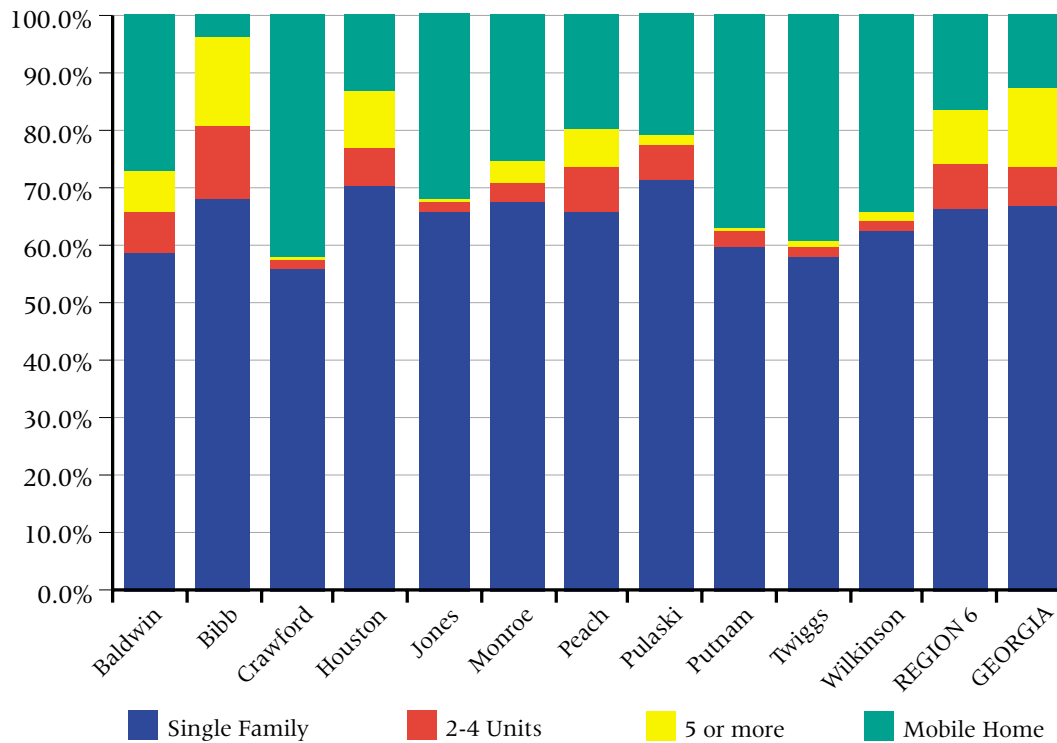
Analysis:

- ◆ The majority of housing units in Region 6 and in the state were single-family houses (66.6% and 67.2%, respectively) in 2000. Region 6 had a larger percentage of mobile homes than the state (15.8% and 12.1%, respectively) and a smaller percentage of units in multi-family apartment buildings with five or more units (9.6% and 14.0%). (Table V.3, Figure V.2, Table AV.1)
- ◆ More than 30% of the housing units in Crawford, Jones, Putnam, Twiggs, and Wilkinson Counties were mobile homes. In contrast, only 3.3% of the units in Bibb County were mobile homes. Bibb County had the greatest proportion of multi-family units; 12.9% of the housing units were in buildings with two to four units and almost 16% of the units were in buildings with five or more units. More than 70% of the housing units in Houston and Pulaski Counties were single-family units. (Table V.3, Figure V.2)
- ◆ Over the past decade, the percentage increase in total housing units in Region 6 (19.4%) was less than in Georgia (24.4%). The percentage increase in housing units in Region 6 was greater than the growth in households (16.9%). (Table AV.1, Table II.7)
- ◆ Over the past decade, single-family attached units, units in apartment buildings with 20 or more units, and mobile homes in Region 6 and in the state increased at a rate faster than the respective growth in all housing units. The percentage increase in units in apartment buildings with 20 or more units was the largest increase in both the region and the state. (Table AV.1)
- ◆ Housing units in Region 6 were older than units statewide in 2000. The region had a larger percentage than the state of housing units that were at least 20 years old (56.5% and 50.2%, respectively). About 22% of housing units in the region and 18.9% of those in the state were more than 40 years old in 2000. A smaller percentage of mobile homes in Region 6, however, were built before 1960 than in Georgia (2.2% and 3.1%, respectively). (Table V.4, Table AV.2, Table AV.3, Figure V.3)



- ♦ Putnam County had the second largest percentage of housing built within the last decade in Region 6 and the smallest proportion that were more than 40 years old (37.7% and 11.1%, respectively). Crawford County had the largest percentage built in the 1990s (39.6%) in the region. Bibb County had the smallest percentage of newer housing built within the last decade in the region (15.4%) and the largest proportion that were more than 40 years old (33.6%). (Figure V.3, Table V.4)

FIGURE V.2 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

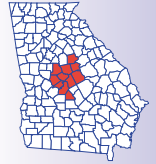


TABLE V.3 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.

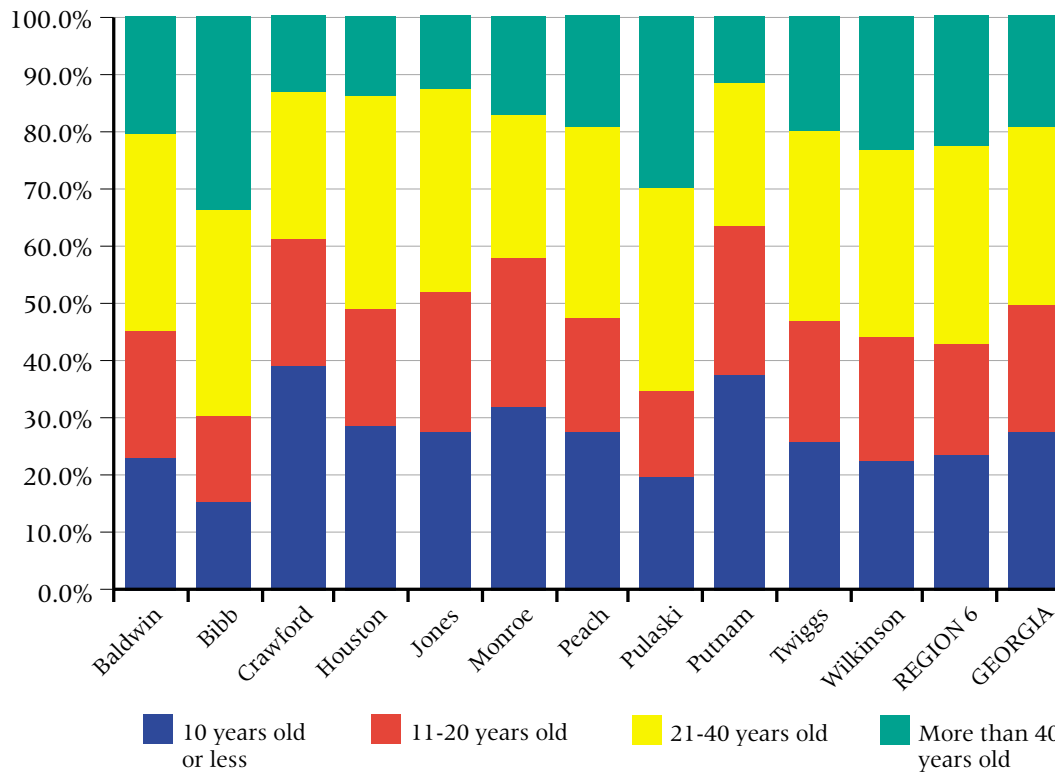
	No. of housing units ¹	Single family	2 to 4 units	5 or more units	Mobile homes
Baldwin	17,168	58.7	7.6	7.0	26.7
Bibb*	67,176	68.1	12.9	15.8	3.3
Crawford*	4,827	56.2	1.4	0.9	41.5
Houston*	44,485	70.7	6.3	10.1	12.9
Jones*	9,265	66.4	1.4	0.7	31.5
Monroe*	8,343	67.7	3.3	3.8	25.3
Peach	9,047	65.9	8.0	6.6	19.5
Pulaski	3,944	71.9	6.1	1.8	20.3
Putnam	10,310	60.0	2.7	0.8	36.4
Twiggs*	4,266	58.1	1.7	1.5	38.7
Wilkinson	4,444	62.6	1.8	1.5	34.1
REGION 6	183,275	66.6	8.0	9.6	15.8
GEORGIA	3,277,424	67.2	6.8	14.0	12.1

Source: Census 2000 SF 3, DP4.

* County is part of a MSA.

¹ Total of housing units without "Boat, RV, van, etc." category.

FIGURE V.3 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

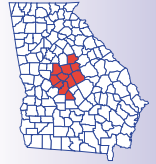
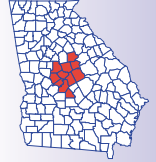


TABLE V.4 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.

	No. of housing units	10 years or less	11- 20 years	21-40 years	More than 40 years
Baldwin	17,173	23.3	22.0	34.9	19.8
Bibb*	67,194	15.4	15.5	35.6	33.6
Crawford*	4,872	39.6	21.9	25.6	12.8
Houston*	44,509	28.9	20.8	36.7	13.6
Jones*	9,272	27.6	24.5	35.8	12.1
Monroe*	8,425	32.0	26.1	25.5	16.4
Peach	9,093	27.7	20.2	33.2	18.9
Pulaski	3,944	20.0	15.1	35.7	29.3
Putnam	10,319	37.7	26.2	24.9	11.1
Twiggs*	4,291	26.3	21.2	32.8	19.7
Wilkinson	4,449	22.8	21.4	33.2	22.6
REGION 6	183,541	23.8	29.6	34.2	22.3
GEORGIA	3,281,737	27.9	22.0	31.2	18.9

Source: Census 2000 SF 3, DP 4.

* County is part of a MSA

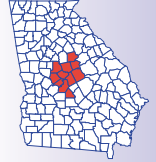


PHYSICAL CHARACTERISTICS AND QUALITY OF HOUSING UNITS

Issue: A more detailed description of housing units involves the number of rooms and bedrooms, the type of heating fuel used, the kitchen and plumbing facilities, and the overall structural integrity. An important quality of housing issue is the degree of overcrowding, usually signaled by more than one person per room. Overcrowding may not always result from the lack of means to live elsewhere, but may be due to cultural differences in preferences. Other measures of poor housing quality include lacking basic plumbing and kitchen facilities, in addition to major structural deficiencies such as a leaky roof or cracked walls. Inadequate or substandard housing is often correlated with health and safety problems. Physical characteristics of housing, such as the number of bedrooms, are also useful in determining the existence of appropriate units for households of different compositions and size in the region.

Data:

- ◆ Overcrowding is generally defined as more than one person per room.
- ◆ A room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage are not considered rooms. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
- ◆ Selected housing conditions may be physical and/or monetary and are defined for owner- and renter-occupied housing units as having at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, selected monthly owner (gross rent) costs as a percentage of household income in 1999 greater than 30%.
- ◆ A unit has complete kitchen facilities when it has all of the following: a sink with piped water; a range, or cook top and oven; and a refrigerator (not an ice box). All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete kitchen facilities if any of the three facilities is not present.
- ◆ Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete plumbing if any of the three facilities is not present.



Analysis:

- ◆ Households in Region 6 were less likely to live in overcrowded units than in Georgia (3.7% and 4.8%, respectively). The percentage of overcrowded housing units in Peach County (5.8%) was the highest in the region. Twiggs County also had a larger proportion of overcrowded units than the region and the state (4.9%). (Table V.5, Figure V.4, Table AV.4)
- ◆ Renters in the region and in the state were more likely to live in overcrowded units than owners. Compared with the state, both homeowners and renters in Region 6 were less likely to live in such conditions. (Table V.5)
- ◆ Asians (15.3%) and those of “other” races (12.8%) were more apt to live in overcrowded units than Blacks (7.1%) in Region 6, while Whites were the least likely (1.6%). This was true for Georgia as well. Hispanic households in Region 6 and in the state were more likely than all races to live in overcrowded housing. Hispanics in Region 6 (18.6%), however, were less likely than Hispanics statewide (36.0%) to live in overcrowded units. (Table V.5)
- ◆ Renters were more likely than homeowners to have a selected housing condition in Region 6 and in the state. About 35% of renter-occupied households compared to around 20% of owner-occupied households had at least one housing condition in the region and in the state. (Table AV.5)
- ◆ Electricity was the main house heating fuel in 45.7% of housing units in Region 6, while about 50% of housing units in Georgia utilized utility gas. Almost all occupied housing units utilized utility gas; bottled, tank, or LP gas; or electricity in the region and the state. About 13% of Region 6 households and 10.8% of those in the state used bottled, tank, or LP gas. (Table AV.8)
- ◆ Compared to the state, Region 6 had a smaller percentage of housing with three rooms or less and also a smaller proportion of units with eight or more rooms. Region 6 had a larger percentage of rented housing units with three to four bedrooms than the state (33.9% and 28.3%, respectively). (Table AV.6, Table AV.7)
- ◆ While the proportion of households in the region with a complete kitchen or plumbing was not different than in the state (about one-half of one percent), around 1% of the households in Monroe and Wilkinson Counties lacked both and around 2% in Pulaski and Twiggs Counties lacked both. (Table AV.4)

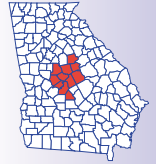
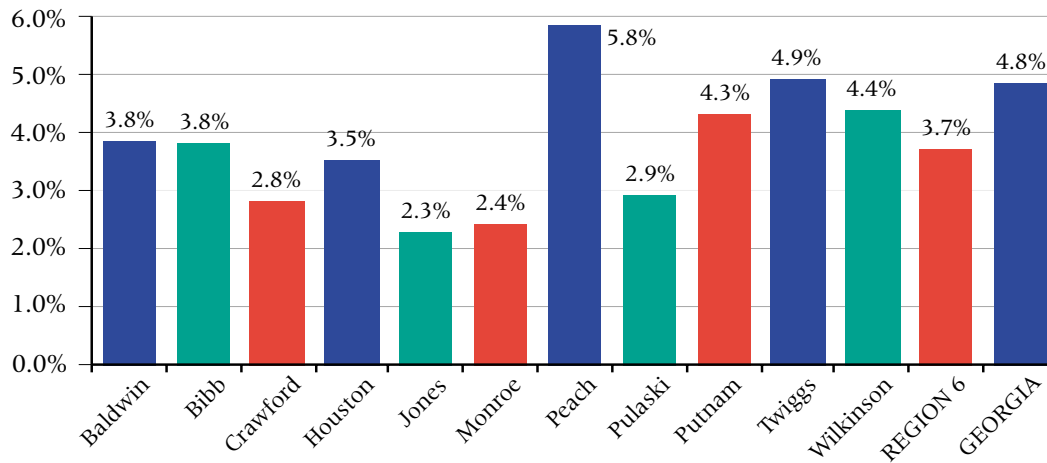


FIGURE V.4 - PERCENT OF OCCUPIED UNITS THAT ARE OVERCROWDED BY COUNTY, 2000.

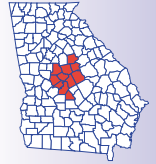


Source: Census 2000 SF3, DP4.

TABLE V.5 - OVERCROWDED UNITS BY RACE, ETHNICITY, AND TENURE, 2000.

	Region 6			Georgia		
	Total	Over-crowded	% of total	Total	Over-crowded	% of total
Total occupied units	163,079	6,030	3.7	3,006,369	145,235	4.8
Owner	110,735	2,328	2.1	2,029,293	49,715	2.4
Renter	52,344	3,702	7.1	977,076	95,520	9.8
White	104,185	1,630	1.6	2,069,180	47,560	2.3
Black	55,384	3,938	7.1	802,456	66,509	8.3
Asian	1,272	195	15.3	49,630	8,734	17.6
Other races	1,043	133	12.8	51,513	18,447	35.8
Two or more	1,195	134	11.2	33,590	3,985	11.9
Hispanic	2,156	401	18.6	99,026	35,688	36.0

Source: Census 2000 SF 3, HCT29A-H (Race), H20 (tenure).



SUBSIDIZED RENTAL HOUSING UNITS

Issue: Subsidized rental housing units are available to aid low-income households in renting decent, safe, and affordable housing. A complete inventory of all subsidized housing units in Georgia does not exist and is virtually impossible to compile given the numerous agencies and the overlap in assistance from various programs. Therefore, data on the most widely used programs are used to provide a general indication of the prevalence of subsidized housing in the region. The three main rental assistance programs currently in place for subsidizing low-income households are: conventional Public Housing (created by the U.S. Housing Act of 1937), Section 8 tenant-based assistance, which includes both the certificate and voucher programs (enacted by the Housing and Community Development Act of 1974), and the Low-Income Housing Tax Credit (LIHTC) (initially established by the Tax Reform of 1986).

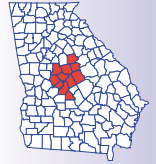
Public Housing and Section 8 are housing subsidies provided by HUD, in which households pay no more than 30% of their income for rent. Whereas conventional Public Housing is publicly owned, Section 8 provides assistance for households to rent units in the existing stock of privately owned housing. Operational through the U.S. tax code, the LIHTC provides 10-year tax credits to developers of rental housing provided that the units are affordable to low-income households for 15 years.

Data:

- ◆ Number of LIHTC units are those placed in service.
- ◆ Public housing is conventional public housing operated by local public housing authorities and subsidized by HUD. These are units located in a public housing project offered to low-income households to rent at below market rate. Households generally pay 30% of their income for rent.
- ◆ The Section 8 voucher and certificate programs provide assistance to households to rent units in the existing stock of privately owned housing at FMR. Data regarding Section 8 vouchers and certificates are not provided since, unlike public housing units and units built with the LIHTC, they are not region specific. It is not known whether a household obtaining a Section 8 voucher in one region is residing in that region; therefore, data are not reported here.

Analysis:

- ◆ Region 6 had a larger ratio of public housing units to resident population than the state of Georgia in 2002 (8.0 and 6.4 units per 1,000 population, respectively). Bibb County had the highest unit-to-person ratio (14.7) in the region. Pulaski County also had a higher ratio than the regional average. (Table V.6)
- ◆ There were about 50,000 public housing units in the state of Georgia and 3,520 in Region 6. Almost 65% of Region 6's public housing units were in Bibb County, while Jones, Monroe, Twiggs, and Wilkinson Counties had none. (Table V.6)



- ♦ From 1987 to 2002 there have been more than 800 properties, consisting of about 66,000 low-income units, built in Georgia with the LIHTC. In Region 6, there have been 43 LIHTC properties built with 2,446 low-income units. Most of the units were in Bibb, Houston, and Peach Counties. As of 2002 there have been no LIHTC properties built in Jones, Pulaski, Putnam, Twiggs, or Wilkinson Counties. (Table V.6)

TABLE V.6 - NUMBER OF LOW-RENT UNITS BY COUNTY, 2002.

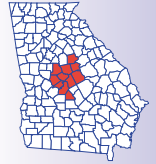
	Public Housing		LIHTC ¹	
	Units	Units per 1,000 pop. ²	Properties	Units
Baldwin	349	7.81	21	41
Bibb*	2,254	14.65	19	925
Crawford*	70	5.60	1	24
Houston*	515	4.65	13	924
Jones*	0	0.00	0	0
Monroe*	0	0.00	1	52
Peach	132	5.58	7	380
Pulaski	86	8.97	0	0
Putnam	114	6.06	0	0
Twiggs*	0	0.00	0	0
Wilkinson	0	0.00	0	0
REGION 6	3,520	8.00	43	2,446
GEORGIA	52,238	6.38	841	66,137

Source: HUDUSER Assisted Housing: National and Local database (HA Profiles), Public Housing units. Georgia Department of Community Affairs, Housing Finance Division, LIHTC properties and units.

¹ Properties and units put in service from 1987 to 2002.

² 2000 County population.

* County is part of a MSA.



Analysis:

- ◆ There were 2,877 single-family building permits issued in Region 6 in 2001. The average value of such permits in Region 6 was lower than the average value statewide (\$94,223 and \$115,561, respectively). Building permits are not issued in Wilkinson County. (Table VI.1)
- ◆ Region 6 had a lower ratio of single-family building permits per population than Georgia (6.5 and 8.7 permits per 1,000 population, respectively). Houston County issued the most single-family permits (1,516) in the region and also had the highest ratio of permits to residents (13.7). Crawford and Jones Counties also had higher ratios than the region and the state. Pulaski (32) and Twiggs (18) Counties, “complete” data counties, issued the fewest number of single-family permits in the region. (Table VI.1)
- ◆ The average value of single-family permits issued in Putnam County (\$147,380) was the highest in the region. The average values of single-family permits issued in Jones and Monroe Counties were also greater than the average for all of Georgia. The lowest average values of permits issued in Region 6 were in Crawford (\$45,000), Houston (\$78,056), and Twiggs (\$90,000) Counties. (Table VI.1)
- ◆ In relation to the population, the number of multi-family units for which permits were issued in Region 6 was also less than in Georgia (1.8 and 2.6, respectively). Houston County issued permits for almost 70% of the multi-family units (534) in the region and had the highest ratio of units to residents (4.8) in the region. Bibb County also issued quite a few permits for multi-family units, but the unit-to-population ratio was 0.9 per 1,000. (Table VI.1)
- ◆ The number of multi-family building permits in Region 6 oscillated from 1997 to 2001, ranging from 49 permits for 354 units in 1998 to 141 permits for 790 in 2001. Region 6 issued more single-family building permits in 2001 than in each year from 1997 to 2000. Houston County issued the greatest number of single-family and multi-family permits each year, followed by Bibb County (except for 1999 when Bibb County only issued permits for nine multi-family units). (Table AVI.1, Table AVI.2)
- ◆ The average value of single-family units was relatively constant between 1997 and 2001 in most Region 6 counties, especially factoring in inflation. An exception was Crawford County; the average value was dramatically lower in 2001 than in the previous year. (Table AIV.2)

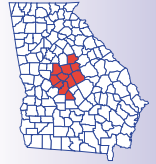


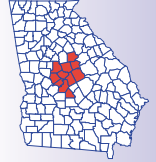
TABLE VI.1 - BUILDING PERMITS ISSUED FOR NEW PRIVATELY-OWNED SINGLE-FAMILY (SF) AND MULTI-FAMILY (MF) HOUSING UNITS BY COUNTY, 2001.

	Avg. value of SF	No. of Units			No. of Permits per 1,000 pop. ¹		
		SF	MF	Total	SF	MF	Total
<u>Complete data counties</u>							
Baldwin	\$109,691	116	86	202	2.6	1.9	4.5
Bibb	113,726	391	140	531	2.5	0.9	3.5
Crawford*	45,000	145	0	145	11.6	0.0	11.6
Houston	78,056	1,516	534	2,050	13.7	4.8	18.5
Jones	129,393	219	30	249	9.3	1.3	10.5
Peach	98,379	135	0	135	5.7	0.0	5.7
Pulaski	113,744	32	0	32	3.3	0.0	3.3
Putnam	147,380	162	0	162	8.6	0.0	8.6
Twiggs	90,000	18	0	18	1.7	0.0	1.7
<u>Partial data counties</u>							
Monroe*	\$127,815	143	0	143	6.6	0.0	8.3
REGION 6	\$94,223	2,877	790	3,667	6.5	1.8	8.3
GEORGIA	\$115,561	71,531	21,528	93,059	8.7	2.6	11.4

Source: Selig Center for Economic Growth, based on Bureau of the Census, Construction Statistics Division: Housing Units Authorized by Building Permits (C-40).

¹ 2000 County population.

* County is part of a MSA.



MOBILE/MANUFACTURED HOUSING PLACEMENTS

Issue: Regional mobile/manufactured housing placements in any given year increases the supply of this housing type, while an increase in mobile/manufactured housing units that are no longer fit for habitation has a depressing effect. There are several reasons for the increased popularity of mobile/manufactured homes; a primary one is cost. Mobile/manufactured housing is substantially less expensive to produce and easier to finance. For these reasons, mobile/manufactured housing can be an excellent alternative housing option. Depending on local government tax policies, an increase in mobile/manufactured homes, however, may lead to lower local tax revenues if the county does not tax mobile/manufactured housing as it does site-built units.

Data:

- ◆ Mobile/manufactured home placements are the number of units placed by county and represent the final destination of the unit, the county in which the homebuyer will reside.
- ◆ All placements are HUD code residential units and do not include mobile/manufactured homes used as offices at construction sites, as classrooms on school campuses, or for other nonresidential purposes.
- ◆ Single-section mobile/manufactured housing includes single-, sixteen- and extra-wide units.
- ◆ It is not known if the units are occupied as a year-round residence, as many single-section units may be used as seasonal homes.

Analysis:

- ◆ Region 6 had a higher ratio of manufactured housing placements to residents than the state (1.93 and 1.15 per 1,000 population, respectively) in 2001. Peach and Putnam Counties had the highest ratios of placements to population in the region (more than 5 units per 1,000 population). Bibb County had less than one placement for every 1,000 persons, the lowest in the region. (Table VI.2)
- ◆ More than 40% of the units placed in Houston and Wilkinson Counties were single-section, compared to less than 10% of those placed in Crawford County. Region 6 had a smaller percentage of single-section units placed than statewide (20.9% and 25.7%, respectively). (Table VI.2)

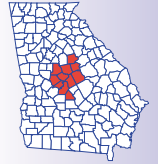


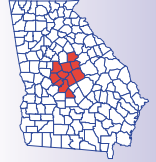
TABLE VI.2 - MANUFACTURED HOUSING PLACEMENTS BY COUNTY, 2001.

	No. of placements per 1,000 pop. ¹		% single section
Baldwin	3.29		21.8
Bibb*	0.79		12.3
Crawford*	1.04		7.7
Houston*	1.07		44.9
Jones*	1.95		10.9
Monroe*	3.86		13.1
Peach	5.37		15.0
Pulaski	1.98		10.5
Putnam	5.74		14.8
Twiggs*	2.64		21.4
Wilkinson	3.72		47.4
REGION 6	1.93		20.9
GEORGIA	1.15		25.7

Source: Georgia Manufactured Housing Association.

¹ 2000 County population.

* County is part of a MSA.



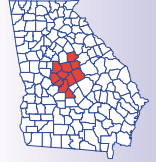
LOCAL GOVERNMENT SERVICES, ZONING AND DEVELOPMENT PROCEDURES

Issue: Planning, zoning, and development procedures adopted by a jurisdiction can impact the availability, affordability, and mix of housing in a community. Building codes apply to new construction and remodeling and are established to improve the quality of the structure. The State of Georgia has adopted eight mandatory construction codes. These codes have statewide applicability; however, local governments have the option to enforce all or some of these codes. Additionally, there are six permissive codes which a local government can choose to adopt and enforce. Enforcement of building codes has a positive impact on the quality of housing available. On the other hand, requiring a builder to meet certain standards can increase the cost of construction, which affects affordability. Housing codes address the quality of living conditions and are utilized to ensure proper use and maintenance of the unit. Since housing conditions tend to be of immediate concern in large urban city centers, these jurisdictions are more apt to adopt such codes. Smaller cities and rural areas are less likely to have the required funds available for enforcement. Use of housing and building codes can help to eliminate substandard housing.

Zoning and subdivision regulations can also have a positive or negative impact on the availability of affordable housing in a community. Generally, overly restrictive zoning or subdivision ordinances requiring large lot sizes or a high minimum square footage, for instance, can increase the cost of housing. Further, such zoning may even eliminate certain types of otherwise viable housing options. Some zoning and subdivision regulations such as Planned Unit Developments, however, can provide the opportunity for developers to use inventive designs to create new affordable housing.

Data:

- ◆ Data collected by DCA via the Government Management Indicators (GOMI) Survey provide information about how counties and municipalities in Georgia manage responsibilities assigned to them.
- ◆ Only two counties (Stephens in Region 2 and Crawford in Region 6) and 23 municipalities did not respond to the 2002 survey. The total number of counties and municipalities represented in the state data is 157 and 512, respectively.
- ◆ Counties and municipalities that are counted as “having the service available” for building permits and building inspections include all jurisdictions that offer the service directly, in addition to those that are covered by a local government authority, have an agreement with another local government, or a contract with a private provider. Therefore, it is meant to be an indication of the number and proportion of places that are covered by permits and inspections and not necessarily which places offer the service themselves.
- ◆ New construction code: An affirmative response to this item on the survey may indicate enforcement of either the Standard Building Code or the CABO One-and-Two Family Dwelling Code. The purpose of the Standard Building Code is to establish the

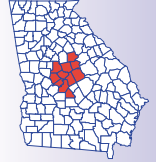


minimum requirements to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment. Both the Standard Building Code and the CABO One-and-Two Family Dwelling Code are mandatory codes in Georgia.

- ◆ The Standard Existing Buildings Code is a permissive code in Georgia. This code applies to the repair, alteration, change of occupancy, addition, and relocation of existing buildings.
- ◆ The Standard Housing Code is a permissive code in Georgia. This code establishes minimum standards for occupancy.
- ◆ The Standard Plumbing Code is a mandatory code in Georgia. This code relates to the erection, installation, alteration, repair, relocation, replacement, addition to, and use or maintenance of plumbing systems including water supply and distribution, sanitary drainage, plumbing fixtures, water heaters, and venting.
- ◆ The Standard Unsafe Building Abatement Code is a permissive code in Georgia. This code applies to the repair or restoration of a building which has become unsafe and applies equally to new or existing conditions.
- ◆ Subdivision regulations are the control of the division of a tract of land by requiring development according to design standards and procedures adopted by local ordinance.
- ◆ A zoning code is a duly approved, enacted, and amended ordinance that controls and regulates land use in a jurisdiction. Zoning codes set forth regulations and standards relating to the nature and extent of uses of land and structures and include a zoning map.

Analysis:

- ◆ With a few exceptions, counties and municipalities in Region 6 were more likely to have reported having the services and codes shown in Table VI.3 compared with the state. Ninety percent of Region 6 counties and 80% of counties statewide had building permits. Municipalities in the region were less likely to have permits than other cities in Georgia, however. (Table VI.3)
- ◆ Counties and municipalities in Region 6 were more likely than their counterparts statewide to have reported having building inspections and code enforcement. (Table VI.3)
- ◆ Sixty percent of the counties in Region 6 reported having a housing code and about 50% of counties statewide did. Only 50 to 60% of counties and municipalities in the region and in the state reported having an existing building code. (Table VI.3)
- ◆ Counties in the region were more likely than those statewide to have adopted a plumbing, unsafe building, and zoning code. (Table VI.3)



**TABLE VI.3 - LOCAL GOVERNMENT SERVICES AVAILABLE
AND CODES ADOPTED, 2002.**

	Region 6				Georgia			
	Counties		Municipalities		Counties		Municipalities	
	No.	%	No.	%	No.	%	No.	%
Total	10	100.0	21	100.0	157	100.0	512	100.0
Building inspections	8	80.0	17	81.0	118	75.2	405	79.1
Building permits	9	90.0	17	81.0	126	80.3	447	87.3
Construction and code enforcement	8	80.0	17	81.0	118	75.2	409	79.9
New construction code	8	80.0	15	71.4	98	62.4	259	50.6
Existing building code	5	50.0	12	57.1	81	51.6	275	53.7
Housing code	6	60.0	11	52.4	74	47.1	252	49.2
Plumbing code	8	80.0	12	57.1	106	67.5	303	59.2
Unsafe building abatement	6	60.0	11	52.4	56	35.7	218	42.6
Subdivision regulations	8	80.0	12	57.1	126	80.3	280	54.7
Zoning code	7	70.0	16	76.2	95	60.5	393	76.8

Source: DCA, GOMI Information catalog.

